



Curriculum Guide

This **Curriculum Guide** helps instructors with the **scope and sequence** of course planning. The duration and sequence of GoVenture resources are presented with options for matching 5, 10, 20, 40+, and 110+ hours of curriculum time.

Review the **Instructor Guide** for additional guidance.

How to use this guide

- GoVenture can be used as a supplement to enhance existing curriculum for 5, 10, or 20 hours, or it can be used as the core of a curriculum for a course that requires 40-50 hours or over 110 hours of time. Each option is included in the table below.
- Items or groups of items in the table below are segmented into time increments of 40-60 minutes — each individual time period is shown with a 🕒
- The numbers under each column represent the sequential order in which to do each item in order to meet the total curriculum time in the column header.
- Testing and assessment time is not included in the table below. Refer to the Instructor Guide §*Performance Evaluation and Grading*.
- This guide is provided as a helpful resource — instructors may choose to use any resources in any sequence desired to best match their instructional objectives. Time allocated to each activity can be expanded using additional resources (Videos, Learning Guide, and more).
- Investing only — when using GoVenture for an investing-only experience, in the table below, jump directly to the section entitled *Investing Simulation*. You may choose to do the entire module as sequenced or do one or more of the the individual investing simulations.

TIME	TYPE	RESOURCE	5 HRS	10 HRS	20 HRS	40+ HRS
		 Items grouped with this icon require 45-60 minutes of time				
		Videos 1 HOUR Begin with a lite overview of personal financial literacy.				
	VIDEO	Your Life Your Money			1	1
		eWorkbook, Videos, and Activities (Mo Money) 4-12 HOURS Start with the self-directed eWorkbook to gain fundamental knowledge. Add videos to enhance the learning. Apply learning by doing activities using the Mo Money profile.				
	eWORKBOOK	1. Your Life Goals		1		
	ACTIVITY ONLINE	2. My Money Profile - <i>Mo Money</i>			2	2
	ACTIVITY ONLINE	1. Life Plan - <i>Mo Money</i>			3	3
	eWORKBOOK	2. Spending Money §2.1-2.5		1		
	ACTIVITY ONLINE	5. Buy & Sell - <i>Mo Money</i>			4	4
	eWORKBOOK	2. Spending Money §2.6-2.10		1		
	ACTIVITY ONLINE	7. Career & Education - <i>Mo Money</i>			5	5
	eWORKBOOK	3. Making Money §3.1-3.3		2		
	ACTIVITY ONLINE	6. Job Income - <i>Mo Money</i>			6	6
	eWORKBOOK	3. Making Money §3.4-3.12		2		
	VIDEO	Rule of 72 Introduction To The 401(K)			7	7
	ACTIVITY ONLINE	9. Investing & ROI - <i>Mo Money</i>				
	eWORKBOOK	4. Managing and Protecting Money §4.1-4.3		2		
	VIDEO	Field Trip to the Money Factor Banking and Money <i>select additional videos</i>			8	8
	eWORKBOOK	4. Managing and Protecting Money §4.4-4.6		3		
	VIDEO	Life Insurance What is a Pyramid Scheme? What is a Ponzi Scheme? Money Laundering This is what happens when you reply to spam email Personal Bankruptcy			9	9
	eWORKBOOK	5. Borrowing Money		3		
	ACTIVITY ONLINE	8. Loans - <i>Mo Money</i>			10	10
	eWORKBOOK	6. Monitoring Your Money §6.1		4		
	ACTIVITY ONLINE	4. Budget and Cash Flow - <i>Mo Money</i>			11	11
	eWORKBOOK	6. Monitoring Your Money §6.2		4		
	ACTIVITY ONLINE	3. Net Worth - <i>Mo Money</i>			12	12
	ACTIVITY ONLINE	10. Retirement - <i>Mo Money</i>				
		Video Lecture 1 HOUR High-level review of main topics				
	VIDEO	Video Lecture – Basics of Personal Finance and Planning				13

		Activities Online (Student Personal Profile) 4 HOURS			
Students repeat each activity using their own personal profiles.					
🕒	ACTIVITY ONLINE	2. My Money Profile - <i>Student Personal Profile</i>			14
	ACTIVITY ONLINE	1. Life Plan - <i>Student Personal Profile</i>			
	ACTIVITY ONLINE	5. Buy & Sell - <i>Student Personal Profile</i>			
🕒	ACTIVITY ONLINE	7. Career & Education - <i>Student Personal Profile</i>			15
	ACTIVITY ONLINE	6. Job Income - <i>Student Personal Profile</i>			
	ACTIVITY ONLINE	9. Investing & ROI - <i>Student Personal Profile</i>			
🕒	ACTIVITY ONLINE	8. Loans - <i>Student Personal Profile</i>			16
	ACTIVITY ONLINE	4. Budget and Cash Flow - <i>Student Personal Profile</i>			
🕒	ACTIVITY ONLINE	3. Net Worth - <i>Student Personal Profile</i>			17
	ACTIVITY ONLINE	10. Retirement - <i>Student Personal Profile</i>			
		Life & Money Simulation (Investing OFF) 4 HOURS			
🕒	VIDEO	Simulation Tutorial Video			18
	SIMULATION	Simulation - <i>In-Game Tutorial - select your preference</i>			
🕒		<i>resume playing</i>			19
🕒		<i>resume playing</i>			20
🕒		<i>resume playing</i>			21
		Investing Simulation 3-12 HOURS			
Learn about an investment option and then play a brief simulation to practice. Repeat for all investment types and then play a longer simulation with all investing options.					
🕒	LEARNING GUIDE	Bonds §13.1-13.4		13	22
	VIDEO	Bonds <i>select your preference</i>			
	ACTIVITY PDF	Bonds §13.9			
🕒	SIMULATION	Investing Simulation - Bonds			23
🕒	LEARNING GUIDE	Stocks §14.1-14.6		13	24
	VIDEO	Stocks <i>select your preference</i>			
	ACTIVITY PDF	Stocks §14.11			
🕒	SIMULATION	Investing Simulation - Stocks			25
🕒	LEARNING GUIDE	Mutual Funds §15.1-15.4		13	26
	VIDEO	Mutual Funds <i>select your preference</i>			
	ACTIVITY PDF	Mutual Funds §15.5			
🕒	SIMULATION	Investing Simulation - Mutual Funds			27
🕒	LEARNING GUIDE	Other Equity Investments §16.1-16.5		13	28
	VIDEO	Real Estate and Precious Metals <i>select your preference</i>			
	ACTIVITY PDF	Other Equity Investments §16.6			
🕒	SIMULATION	Investing Simulation - Real Estate & Gold			29
🕒	SIMULATION	Investing Simulation - All Investments		14	30
🕒		<i>resume playing</i>		15	31

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🕒		<i>resume playing</i>				32
🕒		<i>resume playing</i>				33
		Life & Money Simulation (Investing ON) 4-5 HOURS Capstone activity - play the full simulation with all options enabled.				
🕒	SIMULATION	<i>Simulation - In-Game Tutorial - select your preference</i>	1	5	16	34
🕒		<i>resume playing</i>	2	6	17	35
🕒		<i>resume playing</i>	3	7	18	36
🕒		<i>resume playing</i>	4	8	19	37
🕒		<i>resume playing</i>		9		38
		Activities Online (Student Personal Profile) 2 HOURS Students repeat the life planning activities now that they have more knowledge and experience -- compare if plans have changed.				
🕒	ACTIVITY ONLINE	<i>2. My Money Profile - Student Personal Profile</i>				39
	ACTIVITY ONLINE	<i>7. Career & Education - Student Personal Profile</i>				
🕒	ACTIVITY ONLINE	<i>1. Life Plan - Student Personal Profile</i>	5	10	20	40
END OF CURRICULUM						

For a curriculum that is **110** or more hours, you may follow the sequence above for 40+ hours and, in between, direct students to review the full **Learning Guide** while completing the 70+ **Activities PDF** and watching additional **Videos**. You may also play additional **Simulations**.

- The **Learning Guide** add 10 to 20 hours of reading time.
- Each **Activity PDF** requires a few minutes to over an hour to complete, for an estimated 30 to 50 hours of time.
- **Videos** can be included for many more hours of learning time.
- Playing additional **Simulations** can add several more hours of learning time.

eWorkbook

TABLE OF CONTENTS

An online workbook that introduces students to the basics of life and money. Content is presented in an easy-to-read summary format, supported with brief practice exercises at the end of each section (which must be completed correctly to continue). There are 14,000 words of text plus activities, generally requiring 2 to 5 hours to complete.

1. Your Life Goals

- 1.1 Life Plan
- 1.2 Goal Setting
- 1.3 Needs and Wants
- 1.4 Your Money Personality

2. Spending Money

- 2.1 Lifestyle
- 2.2 Health
- 2.3 Home
- 2.4 Commuting
- 2.5 Buying and Selling
- 2.6 Family
- 2.7 Education
- 2.8 Vacation
- 2.9 Donations
- 2.10 Retirement

3. Making Money

- 3.1 Job and Career
- 3.2 Managing a Paycheck
- 3.3 Saving
- 3.4 Gambling
- 3.5 Time Value of Money
- 3.6 Economy
- 3.7 Risk and Return
- 3.8 Return on Investment
- 3.9 Rate of Return
- 3.10 Investing
- 3.11 Retirement Plans
- 3.12 Taxes

4. Managing and Protecting Money

- 4.1 Paying Bills
- 4.2 Banking
- 4.3 Risk
- 4.4 Insurance
- 4.5 Consumer Protection
- 4.6 Bankruptcy

5. Borrowing Money

- 5.1 Debt and Interest
- 5.2 Credit Report and Score
- 5.3 Credit Cards and Revolving Credit
- 5.4 Loans
- 6. Monitoring Your Money
 - 6.1 Budget and Cash Flow
 - 6.2 Net Worth, Assets, Liabilities

Learning Guide

TABLE OF CONTENTS

A comprehensive online guide to personal financial literacy and investing. Over 70,000 words.
The end of each section includes printable Activities in PDF format.

1. You	6. Managing Your Assets and Liabilities	12. Money Market Instruments	17. Annuities and Types of Life Insurances as Investments
1.1 What Do You Want Out of Life?	6.1 Setting Goals and Planning	12.1 Money Market Securities	17.1 Annuities
1.2 Goal Setting	6.2 Monitoring Your Financial Health	12.2 Money Markets	17.2 Term Insurance
1.3 Needs and Wants	6.3 Insuring Your Life and Assets	12.3 Buying and Selling Money Market Instruments	17.3 Whole Life Insurance
1.4 The Economics of Spending	6.4 Living and Retiring Comfortably	12.4 Risks and Benefits — Money Market Instruments	17.4 Term Insurance versus Whole Life Insurance
1.5 Activities	6.5 Charitable Contributions	12.5 Activities	17.5 Activities
2. Your Personal Finances	6.6 Estate Planning	13. Bonds	18. Insuring and Protecting
2.1 Cash Flow	6.7 The Financial System	13.1 What is a Bond?	18.1 Risk Management
2.2 Assets, Liabilities, and Net Worth (Equity)	6.8 Cash Management Tools	13.2 Return on Bonds	18.2 Insurance Basics
2.3 Sources of Income	6.9 Activities	13.3 Why People Buy Bonds	18.3 Types of Insurance
2.4 Financial Planning	7. Key Investment Concepts	13.4 Bond Characteristics	18.4 Consumer Protection
2.5 Activities	7.1 Time Value of Money	13.5 Special Types of Bonds	18.5 Activities
3. Your Assets	7.2 Return on Investment (ROI)	13.6 Bond Ratings	19. Credit and Borrowing
3.1 Cash	7.3 Rate of Return	13.7 Buying and Selling Bonds	19.1 Purpose and Importance of Credit
3.2 Investment Securities	7.4 Risk and Return	13.8 Risks and Benefits — Bonds	19.2 Sources of Credit
3.3 Capital Assets	7.5 Economic Influences	13.9 Activities	19.3 Types of Credit
3.4 Investment Property or Personal Use Property	7.6 Economic Indicators	14. Stocks	19.4 Creditworthiness
3.5 Activities	7.7 Activities	14.1 Why Companies Sell Stock	19.5 Impacts of Credit Decisions
4. Your Liabilities	8. Making Your Money Grow	14.2 Why People Buy Stock	19.6 Credit Report and Score
4.1 Borrowing, Debt, Loans, and Credit — What Are They?	8.1 Definition of Saving, Investing and Gambling	14.3 Which Companies Issue Stock	19.7 Cost of Borrowing
4.2 Why Do People Borrow?	8.2 Savings and Debt Investments	14.4 Issuing and Owning Stock	19.8 Managing Debt
4.3 Interest Payments	8.3 Equity Investments	14.5 Classes of Stock	19.9 Bankruptcy
4.4 Credit Ratings	8.4 Gambling	14.6 Stock Options and Warrants	19.10 Credit Laws
4.5 Revolving Credit and Loans	8.5 Qualified Retirement Plans	14.7 Dilution and Stock Splits	19.11 Activities
4.6 Rents and Leases	8.6 Summary	14.8 Categories of Stock	20. Education and Training
4.7 Family Loans and Loan Guarantees	8.7 Activities	14.9 Buying and Selling in the Stock Market	20.1 Educational and Career Opportunities
4.8 Consumption, Income, and Wealth Taxes	9. The Investment Timetable	14.10 Risk and Benefits — Stocks	20.2 Factors in Choosing a Career
4.9 Activities	9.1 How Your Investment Strategy May Change Over Time	14.11 Activities	20.3 Evaluating Benefits and Costs of Different Choices
5. Your Lifestyle	9.2 Activities	15. Mutual Funds	20.4 The Relationship Between Education, Economics, and Earning
5.1 Basic Living Expenses	10. Calculating the Return on Investment	15.1 Types of Mutual Funds.	20.5 Paying for Education & Training
5.2 Home	10.1 Comparing Investments and Rates of Return	15.2 Buying and Selling Mutual Funds	20.6 Activities
5.3 Life Partner	10.2 Simple Rates of Return	15.3 Ownership	21. Taxes
5.4 Children and Dependents	10.3 Compound Rates of Return	15.4 Risks and Benefits — Mutual Funds	21.1 Direct and Indirect Taxes
5.5 Education	10.4 Activities	15.5 Activities	21.2 Sales Tax
5.6 Job and Career	11. Banking	16. Other Equity Investments	21.3 Income Tax
5.7 Commuting	11.1 Checking Accounts.	16.1 Derivatives	21.4 Real Estate Tax (Property Tax)
5.8 Automobile	11.2 Savings Accounts	16.2 Commodities	21.5 Estate Tax
5.9 Health	11.3 Term Deposits	16.3 Precious Metals	21.6 Tax Shelters
5.10 Vacation	11.4 Electronic Banking Services	16.4 Capital Assets as Investments	21.7 Activities
5.11 Retirement	11.5 Risks and Benefits — Bank Accounts	16.5 Risks and Benefits — Other Equity Investments	22. Managing a Paycheck and Taxes
5.12 Activities	11.6 Activities	16.6 Activities	22.1 Wages and Income
			22.2 Tax Deductions
			22.3 Gross and Taxable Income
			22.4 Tax Documentation
			22.5 Activities

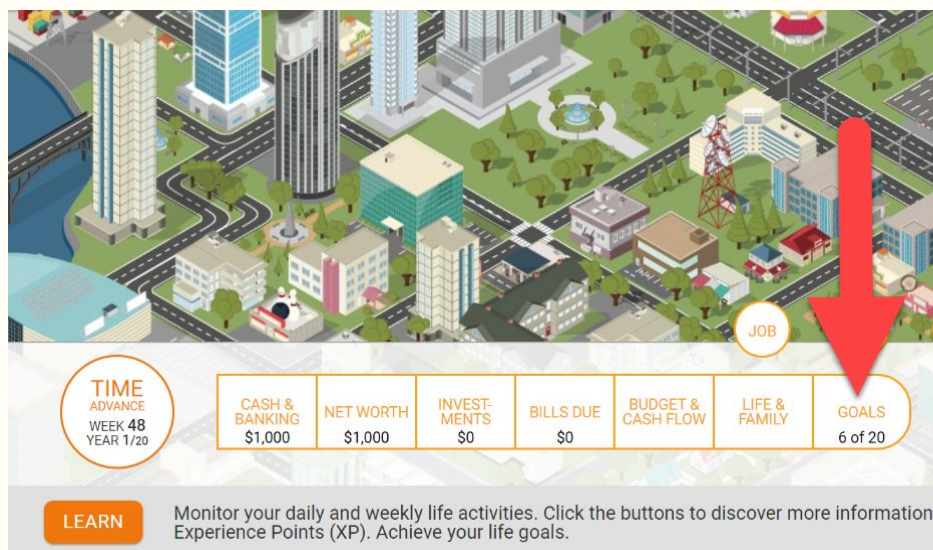
Simulation Goals

The Simulation can be set up with specific life and money goals that students must achieve. The full list of goals available are listed on the next page.

- **Goals are set by the instructor** when you create a new GROUP. To save instructors time, pre-customized goal lists are available to choose from — create a GROUP to see the options available.

SELECTED	NOT SELECTED
ASSETS	
REQUIRED	Own items valued at \$100 or more (excludes home and automobile) by YEAR 1 WEEK 40
CREDIT	
REQUIRED	Achieve CREDIT SCORE of 70 or higher by YEAR 1 WEEK 47
DURATION OF PLAY	
REQUIRED	Play simulation to YEAR 1 WEEK 48 or longer
OPTIONAL	Play simulation to YEAR 2 WEEK 48 or longer
EDUCATION	
REQUIRED	Register for College Diploma by YEAR 1 WEEK 32
EXPERIENCE POINTS	

- **Goals are visible to students** while they play the simulation (by clicking the GOALS button in the main menu).



- **Each goal can have points assigned** that will be awarded to the student, if achieved. Students can monitor goals and points in real time.

	GOAL	POINTS	DATE ACHIEVED
✓	REQUIRED Donate \$40 or more	4 / 4	Y1 W34
	REQUIRED Buy BOND by YEAR 1 WEEK 5	0 / 4	
	REQUIRED Save \$200 or more in an EMERGENCY FUND for 6 weeks or longer	0 / 4	
✓	REQUIRED Hold a PART-TIME JOB for 10 weeks or longer	5 / 5	Y1 W48
✓	REQUIRED BASIC LIVING EXPENSES set to COMFORTABLE for 10 weeks or more	4 / 5	Y3 W42
✓	REQUIRED BASIC LIVING EXPENSES set to THRIFTY for 12 weeks or more	4 / 4	Y2 W34

- **Collectively, the goals and points can form the basis of a grading rubric.** Instructors can monitor student progress and achievement in real time.
- **Goals can be set to be required or optional.** Optional goals can be used to award bonus points. Required goals that are not achieved have no negative effect in the simulation, other than that students will not be awarded the points assigned to the goal.
- **Each goal can have up to 500 points awarded.** Instructors may consider assigning higher points for more important goals. For example, a DURATION OF PLAY goal can be assigned 100 points while a TAKE A VACATION goal can be assigned 5.
- **Most goals also have a target achievement date,** based on years and weeks played in the simulation. If a goal is achieved late (past the target date), points awarded may be reduced. For example, if a goal has 10 points assigned to it, for each week the goal is late, the points awarded will be reduced by 1 (or whatever number the instructor chooses). If this goal is achieved 3 weeks late, the student will be awarded $10 - 3 = 7$ points. At 10 weeks late, $10 - 10 = 0$ points will be awarded.
- **Instructors can choose which goals to include** and the goal details and points to be awarded.
- **It is recommended that a DURATION OF PLAY goal always be included** so that students earn points for participating in the simulation. Playing the simulation over multiple years requires engagement from the student, even if goals are not achieved.
- **Some goals can be repeated** to allow students to earn points for further progress in the simulation or for taking on additional challenges. For example, up to three DURATION OF PLAY goals can be included so that students are awarded more points the more they play. Up to four ADD CHILD goals can be added to require or reward students for managing the finances of a larger family. Goals that can be repeated are displayed multiple times in the list below.

GOALS

The blanks shown below are values set by the instructor.

DURATION OF PLAY

Play simulation to YEAR ____ WEEK ____ or longer

Play simulation to YEAR ____ WEEK ____ or longer

Play simulation to YEAR ____ WEEK ____ or longer

LIFE AND FAMILY

BASIC LIVING EXPENSES set to THRIFTY
for ____ weeks or more

BASIC LIVING EXPENSES set to COMFORTABLE
for ____ weeks or more

BASIC LIVING EXPENSES set to LIVING WELL
for ____ weeks or more

BASIC LIVING EXPENSES set to LUXURY
for ____ weeks or more

Add LIFE PARTNER

Add CHILD

Add CHILD

Add CHILD

Add CHILD

Take a VACATION

Take a VACATION

Take a VACATION

EDUCATION

Register for a College Diploma, Trade Diploma,
or Bachelor's Degree

Register for Trade Diploma

Register for College Diploma

Register for Bachelor's Degree

Register for Master's Degree

Register for PhD

Graduate with a College Diploma, Trade Diploma,
or Bachelor's Degree

Graduate with a College Diploma

Graduate with a Trade Diploma

Graduate with a Bachelor's Degree

Graduate with a Master's Degree

Graduate with a PhD

Complete a Certificate

Complete a Certificate

Complete a Certificate

INCOME AND NET WORTH

Hold a PART-TIME JOB for ____ weeks or longer

Hold a FULL-TIME JOB for ____ weeks or longer

Save \$ ____ or more in an EMERGENCY FUND
for ____ weeks or longer

DONATE \$ ____ or more

Achieve NET WORTH of \$ ____ or more

Achieve NET WORTH of \$ ____ or more

Achieve NET WORTH of \$ ____ or more

ASSETS

Buy HOME

Buy AUTOMOBILE

Own items valued at \$ ____ or more

(excludes home and automobile)

CREDIT

Achieve CREDIT SCORE of ____ or higher

Be approved for a LOAN of \$ ____ or higher

INVESTING

Buy BOND

Sell BOND

Buy STOCK

Sell STOCK

Buy MUTUAL FUND

Sell MUTUAL FUND

Buy PRECIOUS METAL (GOLD)

Sell PRECIOUS METAL (GOLD)

Buy REAL ESTATE

Sell REAL ESTATE

INVESTMENT PORTFOLIO value of \$ ____ or more

EXPERIENCE POINTS

Earn LIFE XP of ____ or higher

Earn EDUCATION XP of ____ or higher

Earn JOB XP of ____ or higher

Earn HEALTH XP of ____ or higher



Proclamation 2019 Correlations

113.49. Personal Financial Literacy (One-Half Credit)

Adopted 2016

GoVenture meets 100% of the Texas TEKS and ELPS. GoVenture includes many more resources and activities than are required to meet the standards. The table below identifies the specific resources that were reviewed by the Texas State Review Panel to determine correlation with the standards.

173 Texas Essential Knowledge and Skills (TEKS): Student/Teacher Material

36 English Language Proficiency Standards (ELPS) – Student Material

45 English Language Proficiency Standards (ELPS) – Teacher Material

LEARNING GUIDE SECTION	ACTIVITY ONLINE THESE ACTIVITIES ARE ACCESSIBLE FROM THE LEARNING GUIDE	TEKS	ELPS STUDENT	ELPS TEACHER
1. You	01D1 Define Key Terms You 01K1 Knowledge Test Setting Goals 01K2 Knowledge Test Needs and Wants	✓ ✓ ✓	✓ ✓ -	✓ ✓ -
2. Your Personal Finances	02D1 Define Key Terms Your Personal Finances 02L1 Listen & Speak Your Personal Finances 02R1 Read & Write Compensation from Employment 02K1 Knowledge Test Net Worth 02K2 Knowledge Test Cash Flow & Income	- - ✓ ✓ ✓	✓ ✓ - - -	✓ ✓ - - -
3. YourAssets	03D1 Define Key Terms Assets 03L1 Listen & Speak Assets	- -	✓ ✓	✓ ✓
4. Your Liabilities	04D1 Define Key Terms Liabilities 04L1 Listen & Speak Liabilities 04R1 Read & Write Liabilities	- - -	✓ - ✓	- - ✓
5. Your Lifestyle	05D1 Define Key Terms Your Lifestyle 05K1 Knowledge Test Own vs Rent a Home 05K2 Knowledge Test Own vs Lease a Car	- ✓ ✓	- - ✓	- - ✓
6. Managing Your Assets and Liabilities	06D1 Define Key Terms Managing Your Assets and Liabilities 06L1 Listen & Speak Managing Your Assets and Liabilities 06R1 Read & Write Managing Your Assets and Liabilities 06R2 Read & Write Estate Planning Tools 06R3 Read & Write Impact of Unplanned Spending 06K1 Knowledge Test Charitable Giving 06K2 Knowledge Test The Financial System	- - - ✓ ✓ ✓ ✓ ✓	- ✓ - - - - ✓	- ✓ - - - - ✓

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	06K3 Knowledge Test Retirement 06K4 Knowledge Test Budget 06K5 Knowledge Test Cash Management Tools	✓ ✓ ✓	✓ - -	- - -
7. Key Investment Concepts	07D1 Define Key Terms Key Investment Concepts 07L1 Listen & Speak Key Investment Concepts 07R1 Read & Write Key Investment Concepts	- - ✓	- - ✓	- - -
8. Making Your Money Grow	08D1 Define Key Terms Making Your Money Grow 08L1 Listen & Speak Making Your Money Grow 08R1 Read & Write Making Your Money Grow	- ✓ ✓	- - -	- - -
9. The Investment Timetable	09D1 Define Key Terms The Investment Timetable 09L1 Listen & Speak The Investment Timetable 09R1 Read & Write The Investment Timetable	- - -	- - -	- - -
10. Calculating the ROI	10D1 Define Key Terms Calculating the ROI 10L1 Listen & Speak Calculating the ROI 10R1 Read & Write Calculating the ROI	- ✓ ✓	- - -	- - -
11. Banking	11D1 Define Key Terms Banking 11L1 Listen & Speak Banking 11R1 Read & Write Evaluate Savings Options 11K1 Knowledge Test Reconcile Bank Statement 11K2 Knowledge Test Write Checks 11K3 Knowledge Test Debit and Credit Cards	- - ✓ ✓ - ✓	- - - - ✓ -	- - - - - ✓
12. Money Market Instruments	12D1 Define Key Terms Money Market Instruments	-	-	-
13. Bonds	13D1 Define Key Terms Bonds 13L1 Listen & Speak Bonds	- ✓	- ✓	- ✓
14. Stocks	14D1 Define Key Terms Stocks 14L1 Listen & Speak Stocks	- ✓	- ✓	- ✓
15. Mutual Funds	15D1 Define Key Terms Mutual Funds 15L1 Listen & Speak Mutual Funds	- ✓	- -	- -
16. Other Equity Investments	16D1 Define Key Terms Other Equity Investments	-	-	-
17. Annuities and Types of Life Insurance as Investments	17D1 Define Key Terms Annuities and Types of Life Insurance as Investments	-	-	-
18. Insuring and Protecting	18D1 Define Key Terms Insuring and Protecting 18R1 Read & Write Apply Risk Management Strategies 18K1 Knowledge Test Consumer Protection 18K2 Knowledge Test Automobile Insurance 18K3 Knowledge Test Types, Benefits, Costs of Insurance	✓ ✓ ✓ ✓ ✓	- - - - -	- - - - -

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19. Credit and Borrowing	19D1 Define Key Terms Credit and Borrowing 19L1 Listen & Speak Bankruptcy 19R1 Read & Write Costs of Borrowing 19K1 Knowledge Test Credit Worthiness 19K2 Knowledge Test Credit Decisions 19K3 Knowledge Test Credit Report and Score 19K4 Knowledge Test Alternative Methods of Payment	- ✓ ✓ ✓ ✓ ✓ ✓	- ✓ - - ✓ -	- - - - - -
20. Education and Training	20D1 Define Key Terms Education and Training 20K1 Knowledge Test Paying for a Postsecondary Education 20K2 Knowledge Test Comparing the Costs of Education	- ✓ ✓	- - -	- - -
21. Taxes	21D1 Define Key Terms Taxes	-	-	-
22. Managing a Paycheck & Taxes	22D1 Define Key Terms Managing a Paycheck and Taxes 22K1 Knowledge Test Analysing a Pay Stub	- ✓	- ✓	- ✓

Listed below are specific sections of the [Learning Guide](#) that were reviewed by the Texas State Review Panel to determine correlation with the standards.

1.2 Goal Setting	7.3 Rate of Return	19. Credit and Borrowing
1.3 Needs and Wants		19.3 Types of Credit
2.1 Cash Flow	11.1 Checking Accounts	19.4 Creditworthiness
2.2 Assets, Liabilities, Net Worth (Equity)	11.2 Savings Accounts	19.5 Impact of Credit Decisions
2.3 Sources of Income	11.4 Electronic Banking Services	19.6 Credit Report and Score
	12. Money Market Instruments	19.7 Cost of Borrowing
3.0 Your Assets		19.9 Bankruptcy
4.0 Your Liabilities	13. Bonds	20.1 Educational and Career Opportunities
		20.3 Evaluating Benefits and Costs of Different Choices
5.2 Home	14. Stocks	20.4 The Relationship Between Education, Economics, and Earning
5.8 Automobile	15. Mutual Funds	20.5 Paying for Education and Training
6.1 Setting Goals and Planning	18.1 Risk Management	22.2 Tax Deductions
6.2 Monitoring Your Financial Health	18.2 Insurance Basics	22.2 Tax Deductions > FICA
6.4 Living and Retiring Comfortably	18.3 Types of Insurance	22.3 Gross and Taxable Income
6.5 Charitable Contributions	18.4 Consumer Protection	
6.6 Estate Planning		
6.7 The Financial System		
6.8 Cash Management Tools		