



Oklahoma Academic Standards Correlation

JA Financial Literacy

Session Descriptions	Student Objectives	Oklahoma Standards for Personal Financial Literacy
Theme 1: Employment and Income		
<p>Project: My Savings Plan</p> <p>In the project, students look forward 10-15 years and create a financial portfolio to help them achieve their future lifestyle and monetary goals while also learning about the importance of planning for unexpected adversities. They will create a variety of artifacts—physical and digital—and deliver presentations as they explore the steps required for a secure financial future.</p>	<p>Students will:</p> <ul style="list-style-type: none"> • Examine anticipated income and costs for each SMART financial goal. • Develop a savings plan for each of their SMART financial goals. 	<p><u>OK Personal Finance Literacy</u> PFL.5.1 Explain reasons for saving and investing to meet goals and build wealth (e.g., opportunity cost, return on investment, emergencies, major purchases, down payments, and education).</p> <p><u>OK Finance Career Cluster</u> FNC10.01.02 Analyze personal financial needs and goals. FNC10.01.03 Manage personal finances to achieve financial goals.</p>
<p>1.1 The Basics of Earning</p> <p>Income is money that an individual earns by working, making investments, and providing goods and services. Money functions as a medium of exchange, a unit of account, and a store of value. Any item used as money takes on those three essential functions.</p>	<p>Students will:</p> <ul style="list-style-type: none"> • Describe the functions of money. • Evaluate personal requirements for income. • Analyze how and where to earn money. • Design a brochure with possibilities for earning. 	<p><u>OK Finance Career Cluster</u> FNC10.01.01 Discuss the fundamental principles of money. FNC10.01.02 Analyze personal financial needs and goals.</p>

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<p>1.2 Careers and Pay</p> <p>Individuals who set realistic financial goals are in more control of their money than those who do not. Although goals are set for short- and long-term periods, it is important to regularly track the progress of each goal.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Analyze and prioritize personal financial goals (current, 10-year, 25-year). Explain the relationship between finances, career choices, and personal financial goals. Identify career fields or options of interest that will lead to financial goals. 	<p><u>OK Personal Finance Literacy</u> PFL.1.1 Using decision-making models, evaluate how career choices, educational/vocational preparation, skills, and entrepreneurship affect income and standard of living (e.g., postsecondary degree/ certification, needs versus wants, and the ability to live on less than you earn).</p> <p><u>OK Finance Career Cluster</u> FNC02 Use oral and written communication skills in creating, expressing and interpreting information and ideas including technical terminology and information.</p> <p>FN03 Solve problems using critical thinking skills (analyze, synthesize, and evaluate) independently and in teams. Solve problems using creativity and innovation.</p> <p>FNC10.01.02 Analyze personal financial needs and goals.</p>

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<p>1.3 Education and Careers</p> <p>An investment in a career requires time, money, and resources that can open doors to opportunities. Studies show that employees with more than a high school education earn significantly more money throughout their lifetime than those without. The emphasis in this session is that the more education you have, the higher quality of life you will have.</p>	<p>Students will:</p> <ul style="list-style-type: none"> • Examine the cost of college. • Evaluate the costs and/or benefits of post-secondary education (trade school, apprenticeships, etc.). • Compare and contrast the costs and benefits of various postsecondary educational options. • Evaluate personal decisions relating to career choice and education requirements and plans. • Assess personal skills, abilities, and aptitudes and personal strengths and weaknesses as they relate to career exploration and development. 	<p><u>OK Personal Finance Literacy</u></p> <p>PFL.1.1 Using decision-making models, evaluate how career choices, educational/vocational preparation, skills, and entrepreneurship affect income and standard of living (e.g., postsecondary degree/ certification, needs versus wants, and the ability to live on less than you earn).</p> <p><u>OK Finance Career Cluster</u></p> <p>FN03 Solve problems using critical thinking skills (analyze, synthesize, and evaluate) independently and in teams. Solve problems using creativity and innovation.</p> <p>FNC09 Know and understand the importance of employability skills. Explore, plan, and effectively manage careers. Know and understand the importance of entrepreneurship skills.</p>

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<p>1.4 Taxes and Benefits</p> <p>Taxes are collected by governments to pay for many public services such as highways, schools, police, and fire protection. The main goal of taxation is to provide revenue for a government to pay its bills. The two taxes most people pay are federal and state income taxes. Federal income tax goes to the U.S. government, and state income tax is paid to the state government. Income may also be offset by tax-free benefit packages provided by an employer.</p>	<p>Students will:</p> <ul style="list-style-type: none"> • Identify the difference between gross pay and net pay. • Define taxes and explain their purpose and impact on income. • Demonstrate an understanding of various taxes such as FICA and Medicare. • Calculate net monthly income. • Recognize employee benefits and apply knowledge to job opportunities 	<p><u>OK Personal Finance Literacy</u></p> <p>PFL.2.1 Identify and explain types of taxes (e.g., personal income, sales, and property taxes) and explain the reasons for taxation at the local, state, and federal levels (e.g., roads, water and sanitation services, social services, schools, and law enforcement).</p> <p>PFL.2.2 Explain how taxes, employee benefits, and payroll deductions affect income.</p> <p>PFL.2.4 Explain the societal importance for meeting tax obligations (e.g., market economy and capitalism: poverty, pollution, medical research, government assistance programs, education, and government funded services and projects).</p> <p>PFL.6.2 Explain the roles of Social Security, employer retirement plans (401k or 403b) and personal investments (e.g., annuities, IRAs, real estate, stocks, and bonds) as sources of retirement income, and how to acquire these plans (e.g., banks, insurance companies).</p> <p><u>OK Finance Career Cluster</u></p> <p>FNC10.01.03 Manage personal finances to achieve financial goals.</p>

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Theme 2: Money Management		
<p>Project: My Budgeting Habit</p> <p>Students review the critical concepts and vocabulary related to budgeting, examine the importance of SMART goals, and then create their own SMART financial goals for the future. They design a visual aid to depict their SMART financial goals.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Describe a budget and explain the purpose of budgeting. Explain SMART (specific, measurable, achievable, realistic, and time-bound) goals and how the practice can be used for budgeting. Create personal SMART financial goals for the future: short term (1 year), medium term (5 years), and long term (10 years or beyond). Use graphics and multimedia—charts, videos, graphs, and so on to represent each SMART goal and the method by which it will be achieved. 	<p><u>OK Personal Finance Literacy</u></p> <p>PFL.1.2 Identify the components of a personal/family budget (e.g., income, savings/investments, taxes, emergency fund, expenses, and charitable giving) based on short, medium, and long term goals (e.g., financial, personal, educational, and career).</p> <p>PFL.13.2 Examine ways to prevent bankruptcy and identify alternatives to bankruptcy (e.g., budget management, debt management, refinancing, and financial counseling).</p> <p><u>OK Finance Career Cluster</u></p> <p>FNC02 Use oral and written communication skills in creating, expressing and interpreting information and ideas including technical terminology and information.</p> <p>FNC10.01.02 Analyze personal financial needs and goals.</p> <p>FNC10.01.03 Manage personal finances to achieve financial goals.</p>
<p>2.1 Financial Institutions</p> <p>Consumers use financial institutions to help them save and complete transactions safely, quickly, and conveniently and to hold and transfer money in different ways—all while being insured and safe from theft. It is important, therefore, to find a financial institution that meets your needs.</p>	<p>Students will:</p> <ul style="list-style-type: none"> Investigate the use of different payment methods. Compare financial institutions and the types of accounts and services they provide. 	<p><u>OK Personal Finance Literacy</u></p> <p>PFL.3.1 Identify and compare the basic types of financial institutions (e.g., banks, mortgage companies, credit unions, brokerage firms, and finance companies).</p> <p>PFL.3.2 Describe and compare the most common financial products and services (e.g., checking, contactless payments systems, credit cards, Automated Teller Machines, savings, loans, investments, and insurance).</p> <p><u>OK Finance Career Cluster</u></p> <p>FNC10.01.01 Discuss the fundamental principles of money.</p> <p>FNC10.01.04 Describe the use of financial-services providers.</p>

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<p>2.2 Spending and Saving</p> <p>Many competing claims are made on a person's money that impede the ability to save. By prioritizing saving, consumers will be able to achieve short-and long-term goals and set aside money for emergencies and the future.</p>	<p>Students will:</p> <ul style="list-style-type: none"> • Recognize the importance of paying yourself first. • Identify the opportunity costs of savings. • Compare simple and compound interest and their impact on savings, including the Rule of 72. 	<p><u>OK Personal Finance Literacy</u></p> <p>PFL.5.1 Explain reasons for saving and investing to meet goals and build wealth (e.g., opportunity cost, return on investment, emergencies, major purchases, down payments, and education).</p> <p>PFL.5.2 Identify and compare the costs and benefits of various investment strategies (e.g., compound interest, interest rates, tax implications, account liquidity, and investment diversification) and how inflation affects investment growth.</p> <p><u>OK Finance Career Cluster</u></p> <p>FNC01.01.01 Employ numbers and operations in finance.</p> <p>FNC10.01.02 Analyze personal financial needs and goals.</p> <p>FNC10.01.03 Manage personal finances to achieve financial goals.</p>
<p>2.3 Think Before You Spend</p> <p>Every individual is responsible for keeping track of his or her own money. Using a transaction register and careful consumer practices and staying informed all help in maintaining a positive cash flow and increasing net worth.</p>	<p>Students will:</p> <ul style="list-style-type: none"> • Record purchases in a transaction register. • Determine which practices demonstrate careful consumer skills. • Apply consumer skills to spending and saving decisions. 	<p><u>OK Personal Finance Literacy</u></p> <p>PFL.4.1 Explain the reasons for balancing an account register and reconciling an account statement.</p> <p>PFL.4.2 Develop and apply banking account management skills (e.g., correctly write, endorse, and deposit checks; balance an account register, including debit withdrawals and fees; reconcile and monitor checking and savings account statements).</p> <p><u>OK Finance Career Cluster</u></p> <p>FNC10.01.01 Discuss the fundamental principles of money.</p>

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<p>2.4 Budgeting</p> <p>Examining and monitoring cash flow is an ongoing and critical step in the budgeting process. Having and using a budget, and knowing the types of categories in a budget, helps people maintain positive cash flow.</p>	<p>Students will:</p> <ul style="list-style-type: none"> • Explain cash flow. • Follow a step-by-step guide for creating a budget. • Identify a short-term financial goal. • Arrange income, fixed expenses, and variable expenses in appropriate columns to be equal. 	<p><u>OK Personal Finance Literacy</u></p> <p>PFL.1.2 Identify the components of a personal/family budget (e.g., income, savings/investments, taxes, emergency fund, expenses, and charitable giving) based on short, medium, and long term goals (e.g., financial, personal, educational, and career).</p> <p><u>OK Finance Career Cluster</u></p> <p>FNC05.02.02 Implement accounting procedures for tracking money flow and determining financial status.</p> <p>FNC10.01.01 Discuss the fundamental principles of money.</p> <p>FNC10.01.02 Analyze personal financial needs and goals.</p> <p>FNC10.01.03 Manage personal finances to achieve financial goals.</p>

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Theme 3 Credit, Debt, and Keeping Your Finances Safe		
<p>Theme 3 Project: My Credit Score</p> <p>Students learn about the importance of a credit score and how to maintain a healthy score that will allow access to the credit they will need to make major purchases.</p>	<p>Students will:</p> <ul style="list-style-type: none"> • Examine anticipated income and costs for each SMART financial goal. • Develop a savings plan for each of their SMART financial goals. • Create an original reality show concept that demonstrates awareness of concepts related to improving credit scores. 	<p><u>OK Personal Finance Literacy</u></p> <p>PFL.2.2 Explain how taxes, employee benefits, and payroll deductions affect income.</p> <p>PFL.5.1 Explain reasons for saving and investing to meet goals and build wealth (e.g., opportunity cost, return on investment, emergencies, major purchases, down payments, and education).</p> <p>PFL.7.3 Explain the importance of establishing a positive credit history (e.g., maintaining a reasonable debt to income ratio), describe information contained in a credit report and explain the factors that affect a credit score (e.g., the relationship between interest rates and credit scores).</p> <p><u>OK Finance Career Cluster</u></p> <p>FNC02 Use oral and written communication skills in creating, expressing and interpreting information and ideas including technical terminology and information.</p> <p>FNC10.01.02 Analyze personal financial needs and goals.</p> <p>FNC10.01.03 Manage personal finances to achieve financial goals.</p>

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<p>3.1 What Is Credit?</p> <p>Credit is the amount of money a borrower receives and agrees to pay back with interest to the lender. The lender relies on a report of the borrower's credit history to determine whether to extend a loan. The report includes a record of the borrower's ability to repay debt.</p>	<p>Students will:</p> <ul style="list-style-type: none"> • Explain the concept of credit. • Distinguish the pros and cons of credit. • Develop techniques for building a strong credit history. • Summarize major consumer credit laws. 	<p><u>OK Personal Finance Literacy</u></p> <p>PFL.7.2 Identify standard loan practices, predatory lending practices (e.g., rapid tax return, rapid access loans, and payday loans), and legal debt collection practices.</p> <p>PFL.7.3 Explain the importance of establishing a positive credit history (e.g., maintaining a reasonable debt to income ratio), describe information contained in a credit report and explain the factors that affect a credit score (e.g., the relationship between interest rates and credit scores).</p> <p>PFL.7.4 Explain how the terms of a loan (e.g., interest rates, fees, and repayment schedules) affect the cost of credit.</p> <p><u>OK Finance Career Cluster</u></p> <p>FNC02 Use oral and written communication skills in creating, expressing and interpreting information and ideas including technical terminology and information.</p> <p>FN03 Solve problems using critical thinking skills (analyze, synthesize, and evaluate) independently and in teams. Solve problems using creativity and innovation.</p>

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<p>3.2 Types of Credit</p> <p>Building a strong credit history requires using credit wisely. Credit cards, loans, and nontraditional credit options, such as rent-to-own plans and payday loans, are expensive ways to manage money. Often the results of poor credit choices will require debt management plans and credit counseling.</p>	<p>Students will:</p> <ul style="list-style-type: none"> • Explain the types and sources of credit. • Compute interest amounts on a loan. • Develop an action plan for fixing bad credit. 	<p><u>OK Personal Finance Literacy</u></p> <p>PFL.7.1 Identify and analyze sources of credit (e.g. financial institutions, private lenders, and retail businesses) and credit products (e.g., FAFSA, student loans, credit cards, and car loans).</p> <p>PFL.7.2 Identify standard loan practices, predatory lending practices (e.g., rapid tax return, rapid access loans, and payday loans), and legal debt collection practices.</p> <p>PFL.7.4 Explain how the terms of a loan (e.g., interest rates, fees, and repayment schedules) affect the cost of credit.</p> <p>PFL.8.1 Compare costs and benefits of using credit cards and making online purchases (e.g., interest rates, fees, repayment schedules, and personal information protection).</p> <p>PFL.8.2 Evaluate options for payments on credit cards (e.g., minimum payment, delayed payments, or payment in full).</p> <p><u>OK Finance Career Cluster</u></p> <p>FNC01.01.01 Employ numbers and operations in finance.</p>

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<p>3.3 Protect Your Credit</p> <p>Lenders evaluate a person's credit worthiness based on the Five C's—capacity, capital, conditions, collateral, and character—as well as the person's credit report and credit score. Maintaining good credit is pivotal in acquiring future credit. Consumers need to monitor their credit accounts and reports and keep their personal and financial information safe to maintain their good credit.</p>	<p>Students will:</p> <ul style="list-style-type: none"> • Explain the impact credit scores and credit reports have on obtaining credit. • Evaluate the process of the Five C's of credit. • Explain what a credit score indicates and how it affects a person's financial history. • Identify strategies for protecting personal financial information and resources. 	<p><u>OK Personal Finance Literacy</u></p> <p>PFL.7.3 Explain the importance of establishing a positive credit history (e.g., maintaining a reasonable debt to income ratio), describe information contained in a credit report and explain the factors that affect a credit score (e.g., the relationship between interest rates and credit scores).</p> <p>PFL.8.1 Compare costs and benefits of using credit cards and making online purchases (e.g., interest rates, fees, repayment schedules, and personal information protection).</p> <p>PFL.9.2 Describe ways to protect yourself from identity theft and fraudulent practices (e.g., monitor monthly financial statements and annual credit reports; protect personal information and passwords).</p> <p>PFL.13.3 Explain the importance of reestablishing a positive credit history and steps to improve a credit score after bankruptcy.</p> <p><u>OK Finance Career Cluster</u></p> <p>FNC02 Use oral and written communication skills in creating, expressing and interpreting information and ideas including technical terminology and information.</p> <p>FN03 Solve problems using critical thinking skills (analyze, synthesize, and evaluate) independently and in teams. Solve problems using creativity and innovation.</p>

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<p>3.4 Debt Management</p> <p>Repaying debt is a legal and ethical matter. People who run into financial trouble can often improve their financial situation with some effort. When consumers are not able to manage debt on their own, they can work with a credit counselor to develop a debt management plan. Bankruptcy is a legal action used to remove the debts of businesses and individuals who are unable to pay their bills, but it has severe credit consequences.</p>	<p>Students will:</p> <ul style="list-style-type: none"> • Compare and contrast debt management plans. • Examine two types of bankruptcy: Chapter 7 and Chapter 13. • Explain why bankruptcy might not be the best choice in a given situation. • Interpret complex data and analyze the services of DMP agencies and whether to file bankruptcy in a given situation. 	<p><u>OK Personal Finance Literacy</u></p> <p>PFL.7.5 Explain the impact of non-repayment on individuals, families, business, and the broader economic system as a whole.</p> <p>PFL.13.1 Assess the costs and benefits of bankruptcy to individuals, families, and society.</p> <p>PFL.13.2 Examine ways to prevent bankruptcy and identify alternatives to bankruptcy (e.g., budget management, debt management, refinancing, and financial counseling).</p> <p>PFL.13.3 Explain the importance of reestablishing a positive credit history and steps to improve a credit score after bankruptcy.</p> <p><u>OK Finance Career Cluster</u></p> <p>FN03 Solve problems using critical thinking skills (analyze, synthesize, and evaluate) independently and in teams. Solve problems using creativity and innovation.</p> <p>FNC10.01.04 Describe the use of financial-services providers.</p>
<p>Theme 4: Planning for the Future</p>		
<p>Theme 4 Project: My Investment Plan</p> <p>Students review basic information about stocks and the stock market and then conduct research to select at least ten stocks in which to invest for a financial portfolio.</p>	<p>Students will:</p> <ul style="list-style-type: none"> • Explain stock and the stock market. • Describe low-risk, medium-risk, and high-risk investments. • Develop a diversified stock portfolio. • Predict factors that would positively or negatively affect the stock prices within the next 10 years. 	<p><u>OK Personal Finance Literacy</u></p> <p>PFL.5.2 Identify and compare the costs and benefits of various investment strategies (e.g., compound interest, interest rates, tax implications, account liquidity, and investment diversification) and how inflation affects investment growth.</p> <p><u>OK Finance Career Cluster</u></p> <p>FN03 Solve problems using critical thinking skills (analyze, synthesize, and evaluate) independently and in teams. Solve problems using creativity and innovation.</p> <p>FNC10.01.05 Use investment strategies.</p>

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<p>4.1 Investing Versus Saving</p> <p>People save to have money to use in the future. People invest to increase the value of their money. Because a savings account is generally insured by the financial institution, it carries less risk but has a lower rate of return. Stocks, bonds, and mutual funds are common investments which involve some risk, but investors are generally willing to accept more risk in exchange for higher returns.</p>	<p>Students will</p> <ul style="list-style-type: none"> • Differentiate between saving and investing. • Describe types of investment vehicles. • Compare the relationship of risks and rewards. • Create a pyramid of investments, placing them in a range from low risk to high risk. • Identify the risk-return tradeoffs for saving and investing. 	<p><u>OK Personal Finance Literacy</u></p> <p>PFL.5.1 Explain reasons for saving and investing to meet goals and build wealth (e.g., opportunity cost, return on investment, emergencies, major purchases, down payments, and education).</p> <p>PFL.5.2 Identify and compare the costs and benefits of various investment strategies (e.g., compound interest, interest rates, tax implications, account liquidity, and investment diversification) and how inflation affects investment growth.</p> <p><u>OK Finance Career Cluster</u></p> <p>FNC02 Use oral and written communication skills in creating, expressing and interpreting information and ideas including technical terminology and information.</p> <p>FNC10.01.05 Use investment strategies.</p>

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<p>4.2 Investing for the Long Term</p> <p>Various types of risk should be considered when making retirement plans and investment decisions. Many types of investment plans, such as 401(k)s and IRAs, should be considered as well. It is never too early to think about financial planning. Planning should begin as soon as a person enters the workforce.</p>	<p>Students will:</p> <ul style="list-style-type: none"> • Identify the key elements of financial planning. • Explain the risks associated with long-term financial planning. • Examine investment needs in different financial situations and explore long-term financial investments. • Apply risk criteria when choosing and developing a financial plan. 	<p><u>OK Personal Finance Literacy</u></p> <p>PFL.5.1 Explain reasons for saving and investing to meet goals and build wealth (e.g., opportunity cost, return on investment, emergencies, major purchases, down payments, and education).</p> <p>PFL.6.1 Describe the necessity of accumulating financial resources needed for specific retirement goals, activities and lifestyles, based on life expectancy.</p> <p>PFL.6.2 Explain the roles of Social Security, employer retirement plans (401k or 403b) and personal investments (e.g., annuities, IRAs, real estate, stocks, and bonds) as sources of retirement income, and how to acquire these plans (e.g., banks, insurance companies).</p> <p><u>OK Finance Career Cluster</u></p> <p>FNC10.01.02 Analyze personal financial needs and goals.</p> <p>FNC10.01.03 Manage personal finances to achieve financial goals.</p> <p>FNC10.01.05 Use investment strategies.</p>
<p>4.3 Risks and Responsibilities</p> <p>Risk is exposure to something potentially dangerous or harmful. It is important to recognize risks and learn how to manage or mitigate them. People purchase insurance to reduce the risk of loss and receive compensation for losses or damage caused by events beyond their control.</p>	<p>Students will:</p> <ul style="list-style-type: none"> • Identify risks in life and how to protect against the consequences of risk. • Investigate categories of specific risks they may face. • Examine ways to mitigate those risks. • Calculate the probability of those risks occurring 	<p><u>OK Personal Finance Literacy</u></p> <p>PFL.11.1 Identify common risks to life and property (e.g., mobile phone, illness, death, natural catastrophe, and accident).</p> <p>PFL.11.2 Explain the purpose and importance of insurance protection as a risk management strategy (e.g., life, health, property, liability, disability, and automobile).</p> <p>PFL.11.3 Examine appropriate amounts of insurance and how insurance deductibles work.</p>

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<p>4.4 Types of Insurance</p> <p>Insurance coverage is provided in exchange for the payment of a premium. Five common types of insurance are homeowner's (and renter's) insurance, disability insurance, health insurance, life insurance, and automobile insurance. Some coverage, such as auto insurance, is required by law, while other coverage is optional. Consumers need to choose the right kind and amount of insurance during different stages in their lives.</p>	<p>Students will:</p> <ul style="list-style-type: none"> • Define basic insurance terms. • Examine five types of insurance and the purpose of each. • Evaluate the coverage for each of the five types. • Create a portfolio with the types of insurance they imagine themselves purchasing within the next 10 years. 	<p><u>OK Personal Finance Literacy</u></p> <p>PFL.11.1 Identify common risks to life and property (e.g., mobile phone, illness, death, natural catastrophe, and accident).</p> <p>PFL.11.2 Explain the purpose and importance of insurance protection as a risk management strategy (e.g., life, health, property, liability, disability, and automobile).</p> <p>PFL.11.3 Examine appropriate amounts of insurance and how insurance deductibles work.</p> <p><u>OK Finance Career Cluster</u></p> <p>FN03 Solve problems using critical thinking skills (analyze, synthesize, and evaluate) independently and in teams. Solve problems using creativity and innovation.</p>
<p>Case Study: Solving Problems and Managing Risk</p> <p>Students examine a process for making decisions and managing risk. They consider a scenario in which a business owner must make a difficult decision. Students use a decision tree to analyze options and consequences and recommend a course of action.</p>	<p>Students will:</p> <ul style="list-style-type: none"> • Explain why ethics are important to uphold when making a decision. • Use a decision tree as part of the decision-making process. • Explain risk management as part of decision making. • Analyze a business crisis and explore options. • Explore the importance of crisis management and crisis communications. 	<p><u>OK Finance Career Cluster</u></p> <p>FNC01.01.02 Apply algebraic skills to make business decisions.</p> <p>FNC02 Use oral and written communication skills in creating, expressing and interpreting information and ideas including technical terminology and information.</p> <p>FN03 Solve problems using critical thinking skills (analyze, synthesize, and evaluate) independently and in teams. Solve problems using creativity and innovation.</p> <p>FNC08.01.02 Apply ethics in finance.</p> <p>FNC10.01.06 Identify potential business threats and opportunities to protect a business's financial well-being.</p>

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