



## Correlation of

***Financial Algebra: Advanced Algebra with  
Financial Applications, 2/E, Tax Code  
Update, by Robert Gerver/ Richard J. Sgroi,  
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to

**Oklahoma Math of Finance Competencies for  
High School Mathematics (2022)**

**A Correlation of *Financial Algebra* to  
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<b>Math of Finance Competencies for High School Mathematics (2022)</b>	<i>Financial Algebra</i>
<b>Numbers and Operations (N)</b>	
<b>MF.N.1 Students will extend the understanding of the real number system and how it relates to real-world applications such as earnings, taxes, financial management, and budgeting.</b>	
MF.N.1.1 Use the order of operations to solve real-world problems.	<p><b>page 11 (Problems 2, 3, 4)</b>  <b>pages 11-12 (Problem 5)</b>  <b>page 40 (Example 5)</b>  page 5 (Example 1)  page 6 (Example 2)  page 8 (Example 4)  page 14 (Warm Up)  pages 26-27 (Example 2)  page 28 (Example 3)  page 35 (Example 1)  page 36 (Example 2)  pages 37-38 (Example 3)  page 39 (Example 4)  page 58  pages 68-72  page 73 (Warm Up)  pages 74-80  page 81 (Warm Up)  pages 83-88  pages 90-94  pages 96-101  pages 103-108  pages 110-114  pages 116-119  page 120 (Warm Up)  pages 121-128  page 129 (Warm Up)  pages 130-131 (Example 1)  page 131 (Check Your Understanding)  pages 132-133  page 134 (Check Your Understanding)  pages 136-138  pages 142-145  page 150 (Example 2 and Check Your Understanding)  pages 150-151  pages 154-156</p>

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<p>MF.N.1.2 Apply the relationship between ratios, rates, equivalent fractions and percents to solve problems in various real-world contexts such as components of income.</p>	<p><b>pages 233-238</b>  page 84 (Example 2)  page 87 (Problems 3 And 7)  page 394 (Example 1)  page 395 (Example 2)  page 396 (Example 3)  page 402 (Example 1)  page 405 (Example 4)  page 410 (Example 1)  page 411 (Example 2)  page 413 (Example 4)  page 414 (Example 5)  page 431 (Example 1)  page 439 (Example 2)  pages 446-447 (Example 1)  page 447 (Example 2)  page 448 (Example 3)  pages 449-450 (Example 4)  page 451 (Example 5)  page 452 (Example 6)  page 465 (Example 1)  page 466 (Example 2)  page 466 (Example 3)  page 472 (Example 4)  page 472 (Example 5)  page 474 (Example 6)  page 484 (Example 1)  page 485 (Example 2)  page 502 (Example 3)  page 502 (Example 4)  page 512 (Example 2)  page 513 (Example 4)  page 514 (Example 5)  page 519 (Example 3)  page 521 (Example 6)  page 662 (Example 3)</p>
<p><b>MF.N.2 Students will represent and solve mathematical and real-world problems using rational numbers, matrices, radical expressions, and expressions written with rational exponents.</b></p>	

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MF.N.2.1 Determine the most appropriate numerical representations (percents, decimals, fractions) to use when solving real-world problems.

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<p>MF.N.2.2 Use mathematical models to organize and represent data.</p>	<p><b>page 94 (Problems 12-15)</b>  page 176  pages 177-178  pages 249-255  pages 283-285  page 395 (Example 2)  page 397 (Example 4)  page 398 (Example 5)  page 402 (Example 1)  page 405 (Example 4)  pages 488-489 (Example 5)  pages 489-490 (Example 6)</p>
<p>MF.N.2.3 Use the properties of exponents and equivalent expressions to solve real-world problems such as repayment amounts paid on a loan.</p>	<p><b>pages 98-101</b>  <b>pages 116-119</b>  page 89 (Warm Up)  pages 104-108  page 109 (Warm Up)  page 110  page 111 (Example 3, Check Your Understanding)  pages 112-114  page 121  page 122 (Example 2)  page 124 (Example 4)  page 125 (Check Your Understanding, Extend Your Understanding)  pages 126-135  page 157 (Warm Up)  page 160 (Example 4, Check Your Understanding)  page 162 (Problems 5-7)  page 163 (Problems 16-18)  page 164 (Warm Up)  pages 167-168  page 174 (Example 1 And Check Your Understanding)  pages 205-206  page 207 (Problems 21-22)  page 249 (Warm Up)  pages 249-255  page 268 (Warm Up)  page 403 (Example 2)  page 410 (Example 1)</p>



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MF.N.2.4 Understand and apply the relationship of rational exponents to integer exponents and radicals to solve real-world problems.	<p><b>pages 274-282</b>  <b>page 288 (Problems 17-22)</b>  page 102 (Warm Up)</p>
<b>Algebraic Reasoning &amp; Algebra (A)</b>	
<b>MF.A.1. Students will represent and solve mathematical and real-world problems using equations and systems of equations.</b>	
MF.A.1.1 Represent real-world or mathematical problems using linear equations, and solve these equations graphically or algebraically.	<p><b>pages 244-248</b>  page 4 (Warm Up)  page 34 (Warm Up)  page 43 (Warm Up)  page 66 (Warm Up)  page 112 (Example 4)  page 113 (Problem 6C-D, Problem 7C-D)  page 114 (Problem 9I-J)  page 148 (Warm Up)  page 173 (Warm Up)  page 224 (Warm Up)  page 243 (Example 3 and Check Your Understanding)  page 256 (Problems 4-5)  page 301  page 303 (Problem 11)  page 304 (Problems 19, 22, and 24)  page 306 (Warm Up)  page 310  page 311 (Problem 11)  page 312 (Problem 15)  page 313 (Problem 24)  page 314 (Warm Up)  page 315 (Check Your Understanding)  page 316 (Check Your Understanding)  page 317 (Check Your Understanding-top of page)  page 318 (Problems 2-5)  page 321 (Check Your Understanding)  page 323 (Problem 5b)  page 324 (Problems 9-11)  page 328 (Problems 6 and 11)  page 346 (Problem 5)</p>

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MF.A.1.1.1 Analyze mathematical change involving linear equations in real-world and mathematical problems.	<p><b>pages 247-248</b>  page 243  page 324 (Problem 12)  page 395 (Example 2)  page 397 (Example 4)  page 398 (Example 5)  pages 488-489 (Example 5)  pages 489-490 (Example 6)  pages 560-561 (Example 4 and 5)  page 684 (Example 6)</p>
MF.A.1.1.2 Use arithmetic sequences to identify patterns in data and determine future trends.	<p><b>page 87 (Problem 4)</b>  <b>page 88 (Problem 22)</b>  <b>page 156 (Problem 20)</b>  page 83 (Example 2, Check Your Understanding, Extend Your Understanding)  page 82 (Skills and Strategies)  page 318 (Problem 3c)  page 246 (Example 7 And Check Your Understanding)</p>
MF.A.1.1.3 Calculate and interpret slope and the x- and y-intercepts of a line using a graph, an equation, two points, or a set of data points to solve real-world problems.	<p><b>pages 565-566 (Example 1)</b>  page 395 (Example 2)  page 397 (Example 4)  page 560 (Example 4)</p>
MF.A.1.1.4 Create graphing stories to represent financial situations such as comparison of earnings and compensation methods.	<p><b>page 119 (Problem 10)</b>  page 118 (Example 4, Check Your Understanding)  page 139 (You Write The Story!!)  page 324 (Problem 14)  page 395 (Example 2)  page 397 (Example 4)</p>

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	<p>page 587 (Example 2) pages 672-673 (Example 6) page 684 (Example 6)</p>
<p>MF.A.1.1.5 Use systems of linear equations to compare financial benefits of real-world situations such as opening different banking accounts and cost/benefit analysis.</p>	<p><b>page 248 (Problem 13)</b> pages 245-246 page 324 (Problem 7) page 325 (You Write the Story) page 397 (Example 4) page 398 (Example 5) page 670 (Example 3)</p>
<p>MF.A.1.2 Represent real-world or mathematical problems using exponential and logarithmic equations, such as compound interest, credit limit and interest charges, wage deductions, and geometric sequences determining future data trends, and solve these equations graphically or algebraically.</p>	<p><b>pages 100-101</b> <b>page 129-138</b> pages 95-99 page 102 (Warm Up) pages 104-105 pages 106 - 108 page 110 (Example 1, Check Your Understanding, Extend Your Understanding) page 111 (Example 3) pages 112-114 pages 115-119 page 121 (Example 1, Check Your Understanding) pages 122-128 page 139 (You Write The Story!!) page 160 (Example 4, Check Your Understanding) page 162 (Problems 5-7) page 163 (Problems 16-18) pages 167-168 pages 170-172 pages 173-179 page 201 (What's The Problem?) pages 205-206 page 207 (Problems 21-22) pages 249-257 page 287 (Problems 10 and 12) page 288 (Problem 14) page 289 (Problems 23 and 24) page 302 page 410 (Example 1) pages 422-423 (Example 3) page 441 (Example 4) page 442 (Example 5) pages 489-490 (Example 6) page 609 (Example 1) page 611 (Example 3) pages 646-647 (Examples 5 and 6) pages 672-673 (Example 6)</p>

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<p>MF.A.1.3 Compare and contrast real-world linear and exponential models, such as the different costs of operating a car.</p>	<p><b>page 178 (Problems 11e-h and 12e-h)</b>  <b>page 176</b>  page 115 (Warm Up)  page 207 (Problem 20)  page 241 (Warm Up)  page 252 (Example 4, Check Your Understanding)  pages 254-255 (Example 7)  page 257 (Problem 18)  page 286 (Problem 7)  pages 489-490 (Example 6)</p>
<p>MF.A.1.4 Analyze and use formulas to calculate financial information including, but not limited to average daily balances, interest rates, estimated benefits, car price mark-up, profit-margins, and monthly payments.</p>	<p><b>pages 126-128</b>  <b>page 150 (Example 2, Check Your Understanding)</b>  <b>pages 151-156</b>  pages 66-86  page 87 (Problems 1, 2, 5, 6, 8, 9, 10)  page 88 (Problems 11-21)  pages 89-93  page 94 (Problem 10)  pages 107-119  pages 121-122  page 124  page 125 (Check Your Understanding, Extend Your Understanding)  pages 130-131 (Example 1)  pages 132-138  pages 143-145  pages 159-163  page 166 (Example 1, Check Your Understanding)  pages 167-172  page 174 (Example 1, Check Your Understanding)  pages 175-178  page 181 (Example 1, Check Your Understanding, Example 2, Check Your Understanding)  pages 182-186  pages 189-200  pages 204-207  page 211  page 214 (Problems 2, 4, 6, 7, 10, and 11)  page 215 (Problems 12-13)  pages 249-282  page 286 (Problems 2-3)  page 288 (Problems 15-16)  page 293 (Example 1, Check Your Understanding)  page 294 (Example 2, Check Your Understanding)  page 295 (Example 4, Check Your Understanding)  pages 296-297  pages 298-301  pages 303-304  pages 306-313  page 315 (Example 1)</p>

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<p><b>MF.A.2 Students will represent, solve and interpret real-world problems using inequalities and systems of inequalities.</b></p>	
<p>MF.A.2.1 Represent and solve real world situations with inequalities and interpret the solutions in their original context.</p>	<p><b>page 333</b>  <b>page 60-61 (Problems 6a, 7a, and 7h)</b>  <b>pages 61-62 (Problem 8)</b>  page 156 (Problem 18)  page 357 (Warm Up)  page 591 (Example 1)  pages 594-595 (Example 4)  page 670 (Example 3)  page 671 (Example 4)</p>
<p>MF.A.2.2 Use algebraic, interval, and set notations to specify the solution sets of one and two variable inequalities.</p>	<p><b>page 336 (Problems 3-4)</b>  <b>page 337 (Problem 5)</b>  pages 104-106  page 292 (Warm Up)</p>

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<p>MF.A.2.3 Recognize and apply the idea that inequalities can be connected with linear, quadratic, and exponential contexts.</p>	<p><b>page 591 (Example 1)</b></p>
<p><b>Functions (F)</b></p>	
<p><b>MF.F.1 Students will analyze properties of functions through the use of data.</b></p>	
<p>MF.F.1.1 Identify the dependent and independent variables as well as the domain and range; identify the restrictions on the domain and range in real-world contexts.</p>	<p><b>page 103 (Example 1, Check Your Understanding)</b>  <b>pages 565-566 (Example 1)</b>  <b>pages 594-595 (Example 4)</b>  page 397 (Example 4)  page 398 (Example 5)  page 405 (Example 4)  page 441 (Example 4)  page 551-552 (Introduction)</p>
<p>MF.F.1.2 Identify the type of function used within a real-world situation while representing the function using tables, graphs or equations.</p>	<p><b>page 176</b>  <b>page 178 (Problems 11e-h and 12e-h)</b>  page 441 (Example 4)  page 442 (Example 5)  pages 446-447 (Example 1)  pages 488-489 (Example 5)  page 548 (Example 7)  page 551-552 (Introduction)  page 554 (Example 4)</p>

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<p>MF.F.1.3 Describe the contextual meaning of the coordinate point or interval within a function.</p>	<p><b>page 581 (Example 3 and 4)</b>  <b>pages 594-595 (Example 4)</b>  <b>pages 672-673 (Example 6)</b>  page 115 (Warm Up)  page 340 (Warm Up)  page 397 (Example 4)  page 398 (Example 5)  page 405 (Example 4)  page 441 (Example 4)  page 442 (Example 5)  pages 551-552 (Introduction)  page 553 (Example 3)  page 567 (Example 3)  page 570 (Example 5)  page 572 (Introduction)  page 573 (Example 1)  page 574 (Example 2)  page 580 (Example 2)  page 586 (Example 1)  page 594 (Example 3)  page 684 (Example 6)</p>
<p>MF.F.1.4 Identify and graph vertex-form quadratic functions to help solve real-world problems.</p>	<p><b>pages 278-279</b>  page 282 (Problems 19-20)  page 283 (You Write the Story)  page 289 (Problems 25-26)  pages 564-565 (Introduction)  page 567 (Example 3)  pages 569-570 (Examples 4 and 5)  page 572 (Introduction)  pages 578-579 (Introduction)  page 580 (Example 2)  page 581 (Example 3)  pages 594-595 (Example 4)</p>
<p><b>MF.F.2 Students will understand functions as descriptions of covariation (how related quantities vary together) in real-world and mathematical problems.</b></p>	
<p>MF.F.2.1 Represent functions in multiple ways and use the representation to interpret real-world and mathematical problems.</p>	<p><b>page 178 (Problem 11e-h and Problem 12e-h)</b>  page 95 (Warm Up)  page 176  pages 578-579 (Introduction)  page 587 (Example 2)  pages 672-673 (Example 6)</p>
<p>MF.F.2.2 Given a graph or real-world situation (i.e. Federal Withholding Tax), read, interpret, and model using piecewise-functions.</p>	<p><b>page 214 (Problems 3, 5, 8, and 9)</b>  <b>page 215 (Problems 14-18)</b>  pages 212-213  pages 342-344  page 345 (Problem 2)</p>

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<b>Geometry (G)</b>	
<b>MF.G.1 Students will use geometric concepts to determine financial benefits and outcomes.</b>	
MF.G.1.1 Use appropriate tools and logic to evaluate mathematical arguments.	<p><b>page 395 (Example 2)</b>  <b>page 405 (Example 4)</b>  <b>page 446 (Example 1)</b>  page 447 (Example 2)</p>
MF.G.1.2 Apply properties of polygons and determine scale factors to solve real-world problems such as cost of living, home value, and property lines.	<p><b>page 402 (Example 1)</b>  <b>page 403 (Example 2)</b>  <b>page 404 (Example 2)</b>  page 405 (Example 4)  page 406 (Example 5)  page 406 (Example 6)  pages 445-446 (Introduction)  page 446 (Example 1)  page 447 (Example 2)  page 448 (Example 3)  page 449 (Example 4)  page 451 (Example 5)  page 452 (Example 6)  pages 453-454 (Applications)</p>
<b>Data and Probability (D)</b>	
<b>MF.D.1 Students will have opportunities to create, describe, and analyze multiple representations of data.</b>	
MF.D.1.1 Recognize and interpret the different representations of data including, but not limited to scatterplots, box-and-whisker plots, histograms, circle graphs, and data tables.	<p><b>pages 43-47</b>  <b>pages 48-54</b>  <b>page 55 (You Write The Story!)</b>  page 201 (You Write The Story)  pages 219-221  page 223  page 231 (Problems 16-18)  page 256 (Problem 8)  page 287 (Problem 10)  page 384 (You Write the Story)  page 395 (Example 2)  page 411 (Example 2)  page 423 (Example 4)  page 425 (Example 5)  page 427 (Example 6)  page 429 (Applications)</p>



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MF.D.1.2 Use real-world scenarios to recognize patterns in problems.	<p><b>pages 14-15</b>  <b>page 16 (Example 2)</b>  <b>page 209</b>  page 56 (Problem 3)  page 395 (Example 2)  page 427 (Example 6)  page 433 (Example 4)  page 439 (Example 3)  page 441 (Example 4)  page 484 (Example 1)</p>
MF.D.1.3 Use graphing technology to determine regression lines and correlation coefficients; use regression lines to make predictions and correlation coefficients to assess the reliability of those predictions. Identify the difference between correlation vs. causation of data.	<p><b>pages 48-50</b>  <b>pages 51-54 (Applications)</b>  <b>pages 60-61 (Problem 6)</b>  page 61 (Problem 7)  pages 61-62 (Problem 8)  page 395 (Example 2)  page 488 (Example 5)</p>
MF.D.1.4 Describe a data set using data displays, describe and compare data sets using summary statistics, including measures of central tendency, location, and spread. Know how to use calculators, spreadsheets, or other appropriate technology to display data and calculate summary statistics.	<p><b>pages 6-13</b>  <b>pages 14-20</b>  <b>pages 21-24</b>  pages 25-30  pages 31-33 (Applications)  pages 34-38  pages 39-40  page 55 (What's The Problem?)  page 55 (Problems 1- 2)  page 56 (Problem 6)  page 56 (Problem 8)  page 57 (Problems 9, 12-14)  pages 59-60  page 62 (Problems 9-12)  page 63  pages 216-221  pages 222-223  page 233- (Warm Up)  page 256 (Problems 6 and 8)  page 312 (Problem 18 and 19b)  page 319 (Problems 8-12)  page 327</p>

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MF.D.1.5 Evaluate reports based on data published in the media by identifying the source of the data, the design of the study, and the way the data are analyzed and displayed. Given spreadsheets, tables, or graphs, recognize and analyze distortions in data displays.	<p><b>page 47 (Example 3)</b>  <b>page 425 (Example 5)</b>  <b>page 534 Example 2)</b>  page 56 (Problem 4-5)  page 56 (Problem 7)</p>
MF.D.1.6 Identify and explain misleading uses of data, and show how graphs and data can be distorted to support different points of view.	<p><b>page 536 (Example 3)</b>  <b>page 533 (Introduction)</b>  <b>page 534 (9-1 Example 1)</b></p>
<b>MF.D.2 Students will make predictions based on probability and data.</b>	
MF.D.2.1 Calculate experimental probabilities by performing simulations or experiments involving a probability model and using relative frequencies of outcomes.	<p><b>pages 232-240</b>  <b>page 287 (Problem 10, 13)</b>  <b>page 536 (Example 3)</b>  page 405 (Example 4)</p>
MF.D.2.2 Apply probability concepts to real-world situations to make informed decisions.	<p><b>pages 232-240</b>  <b>pages 543-544 (Introduction)</b>  <b>page 547 (Example 5)</b>  page 405 (Example 4)  page 534 (Example 2)  page 536 (Example 3)  page 537 (Example 4)  page 545 (Example 1)  page 545 (Example 2)  page 548 (Example 7)</p>
MF.D.2.3 Use organized data to develop conditional probabilities and analyze how conditions or assumptions affect the computation of a probability.	<p><b>page 239 (Problem 3)</b>  <b>page 240 (Problem 5)</b>  <b>page 287 (Problem 13)</b>  page 234 (Example 2, Check Your Understanding)  page 235  page 237 (Example 6, Check Your Understanding)  page 548 (Example 7)</p>
<b>Personal Financial Literacy (PFL) Standards and Objectives</b>	
<b>PFL.1* The student will describe the importance of earning an income and explain how to manage personal income through the use of a budget.</b>	

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<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><b>pages 3-4</b>  <b>pages 11-13 (Applications)</b>  <b>pages 164-172</b>  page 203 (Problem 13)  page 328 (Problem 9)</p>
<p><b>PFL.2 The student will identify and describe the impact of local, state, and federal taxes on income and standard of living.</b></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><b>pages 332-333</b>  <b>pages 334-339</b>  <b>pages 340-348</b>  page 384 (You Write the Story, Reality Check Problems 1-2)  page 385 (Problems 4, 5, 8, and 9)  page 387 (Problems 2-4)  page 388 (Problem 9)  page 411 (Example 2)  page 412 (Example 3)  page 413 (Example 4)  page 414 (Example 5)</p>
<p>PFL.2.2 Explain how taxes, employee benefits, and payroll deductions affect income.</p>	<p><b>pages 349-353</b>  <b>pages 354-356</b>  <b>pages 374-375 (Example 6)</b>  page 338 (Problems 16 and 19)  page 339 (Problems 21)  pages 355-356 (Problems 6, 8, and 10)  pages 375-383  page 385 (Problems 3)  page 387 (Problem 1)  page 388 (Problems 6, 8, and 10)  page 389 (Problem 11)  page 394 (Example 1)  page 413 (Example 4)  page 610 (Example 2)  pages 611-612 (Example 4)</p>
<p>PFL.2.3 Explain the individual importance of meeting tax obligations and describe possible consequences of failing to meet those obligations (e.g., fees, penalties, interest, garnishment of wages, and imprisonment).</p>	<p><b>pages 368-373</b>  <b>page 345 (Problem 1)</b>  <b>page 384</b>  page 385 (Problems 6 and 10)  pages 611-612 (Example 4 - Early w/d penalty)</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><b>page 330</b>  <b>page 368</b>  <b>page 381 (Problem 1)</b></p>
<p><b>PFL.3* The student will describe the functions and uses of banks and other financial service providers.</b></p>	
<p>PFL.3.2 Describe and compare the most common financial products and services (e.g., checking, contactless payments systems, credit cards,</p>	<p><b>pages 66-67</b>  <b>pages 81-82</b>  <b>pages 140-141</b></p>

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Automated Teller Machines, savings, loans, investments, and insurance)	page 87 (Problem 8) page 413 (Example 4) page 414 (Example 5) page 415 (Example 6) page 431 (Example 1) pages 634-635 (Introduction)
<b>PFL.5 The student will analyze the costs and benefits of saving and investing.</b>	
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).	<b>page 123 (Example 3)</b> <b>page 415 (Example 6)</b> <b>page 500 (Introduction)</b> pages 642-643 (Introduction) pages 689-690 (Introduction)
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.	<b>pages 81-83</b> <b>pages 89-92</b> <b>pages 95-103</b> page 84 (Example 2, Check Your Understanding) page 87 (Problem 10) page 93 (Problem 6) pages 108 (Problems 6 and 8) page 109-110 page 114 (Problem 9) page 431 (Example 1) page 431 (Example 2) page 432 (Example 3) page 433 (Example 4) page 439 (Example 3) page 487 (Example 4) page 506 (Example 1) page 506 (Example 2) page 507 (Example 3) page 507 (Example 4) page 514 (Example 5) page 518 (Example 1) page 521 (Example 6) page 613 (Example 5) pages 626-627 (Introduction) page 628 (Example 2) page 644 (Example 2) page 645 (Example 4) page 647 (Example 6)
<b>PFL.6 The student will explain and evaluate the importance of planning for retirement.</b>	
PFL.6.1 Describe the necessity of accumulating financial resources needed for specific retirement goals, activities and lifestyles, based on life expectancy.	<b>pages 608-609 (Introduction)</b> <b>pages 642-643 (Introduction)</b> <b>pages 652-653 (6, 10, 16)</b>
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	<b>pages 608-609 (Introduction)</b> <b>pages 615-618 (Introduction)</b> <b>pages 626-627 (Introduction - Pension)</b> page 320 (Introduction)

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to acquire these plans (e.g., banks, insurance companies).	page 323 (Problem 1) page 324 (Problem 13) page 325 (Problems 2-3) page 601 (Example 2) page 613 (Example 5) pages 620-621 (Example 4) page 622 (Example 6)
<b>PFL.7* The student will identify the procedures and analyze the responsibilities of borrowing money.</b>	
PFL.7.4 Explain how the terms of a loan (e.g., interest rates, fees, and repayment schedules) affect the cost of credit.	<b>pages 146-153</b> <b>pages 154-156</b> <b>pages 173-175</b> page 202 (Problems 2, 3, 6, 7, 9) page 203 (Problem 14) page 410 (Example 1) page 413 (Example 4) page 414 (Example 5) page 415 (Example 6) pages 416-418 (Applications) page 431 (Example 1) page 431 (Example 2)
PFL.7.5 Explain the impact of non-repayment on individuals, families, business, and the broader economic system as a whole.	<b>page 153 (Introduction)</b> <b>page 154 (problem 1)</b>
<b>PFL.8 The student will describe and explain interest, credit cards, and online commerce.</b>	
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).	<b>pages 179-183 (Introduction)</b> <b>pages 187-188 (Introduction)</b> <b>pages 193-197 (Introduction)</b> page 201 page 202 (Problems 4, 5, 8, 10, 11, And 12) pages 205-207 (applications)
PFL.8.2 Evaluate options for payments on credit cards (e.g., minimum payment, delayed payments, or payment in full).	<b>pages 179-183 (Introduction)</b> <b>pages 187-188 (Introduction)</b> <b>pages 193-197 (Introduction)</b> pages 205-207 (Applications)
<b>PFL.10 The student will explain and compare the responsibilities of renting versus buying a home.</b>	
PFL.10.1 Compare the costs and benefits of renting versus buying a home.	<b>page 430 (Introduction)</b> <b>page 437 (Introduction)</b> <b>page 445 (Introduction)</b> page 413 (Example 4 - costs of buying) page 414 (Example 5 - costs of buying) page 424 (Example 4 - costs of buying) pages 428-429 (Applications) page 433 (Applications) pages 455-461 (Assessments & Applications)
PFL.10.2 Explain the elements of a standard lease agreement (e.g., deposit, due date, grace period, late fees, and utilities).	<b>pages 392-393 (Introduction)</b> <b>page 393 (Example 1)</b> <b>page 394 (Example 2)</b> pages 394-395

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	<p>page 396 (Example 3) pages 399-400 (Applications) page 660 (Introduction - Utilities)</p>
<p>PFL.10.3 Explain the elements of a mortgage (e.g., down payment, escrow account, due date, late fees, property taxes, potential early payment penalties, and amortization tables); types of lenders; and fixed or adjustable rate mortgage loans.</p>	<p><b>page 409 (Introduction)</b> <b>pages 419-420 (Introduction)</b> <b>page 426</b> page 411 (Example 2) page 412 (Example 3) page 413 (Example 4 - costs of buying) page 414 (Example 5 - costs of buying) page 415 (Example 6) pages 416-418 (Applications) page 421 (Example 1) page 421 (Example 1) page 422 (Example 2) page 422 (Example 3) page 423 (Example 4) page 425 (Example 5) page 427 (Example 6) pages 428-429 (Applications) page 431 (Example 1) page 431 (Example 2) page 432 (Example 3) page 433 (Example 4) page 435 (applications) page 438 (Example 1) pages 455-461 (Assessments &amp; Applications)</p>
<p><b>PFL.11* The student will describe and explain how various types of insurance can be used to manage risk.</b></p>	
<p>PFL.11.3 Examine appropriate amounts of insurance and how insurance deductibles work.</p>	<p><b>pages 634-635 (Introduction)</b> <b>pages 224-228 (Introduction)</b> <b>pages 229-231 (Applications)</b> page 232 (Introduction) page 287 (Problems 9 and 11) page 409 (Introduction-pmi) page 412 (Example 3-pmi) page 413 (Example 4-homeowner i) page 636 (Example 2) page 637 (Example 4)</p>
<p><b>PFL.12 The student will explain and evaluate the financial impact and consequences of gambling.</b></p>	
<p>PFL.12.1 Analyze the probabilities involved in winning at games of chance (e.g., sports betting, online betting, and fantasy sports).</p>	<p>This standard is not addressed in this text.</p>
<p>PFL.12.2 Evaluate costs and benefits of gambling to individuals and society (e.g., family budget, addictive behaviors, and the local and state economy).</p>	<p>This standard is not addressed in this text.</p>
<p><b>PFL.13* The student will evaluate the consequences of bankruptcy.</b></p>	
<p>PFL.13.1 Assess the costs and benefits of bankruptcy to individuals, families, and society.</p>	<p><b>page 151</b></p>

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*\*indicates partial coverage of a PFL standard*