



MONEY VEHICLE
DRIVE TO FINANCIAL FREEDOM

Money Vehicle Personal Finance 6-12 Grade Program Standard Alignment

ALABAMA - HB 164

ALABAMA- HB 164	Standard	MV Alignment
Foundational Standards	1. Incorporate safety procedures in handling, operating, and maintaining tools and machinery; handling materials; utilizing personal protective equipment; maintaining a safe work area; and handling hazardous materials and forces.	N/A
Foundational Standards	2. Demonstrate effective workplace and employability skills, including communication, awareness of diversity, positive work ethic, problem-solving, time management, and teamwork.	Chapter 0.5
Foundational Standards	3. Explore the range of careers available in the field and investigate their educational requirements, and demonstrate job-seeking skills including resume-writing and interviewing.	Chapter 0.1, 0.2, 0.4
Foundational Standards	4. Advocate and practice safe, legal, responsible, and ethical use of information and technology tools specific to the industry pathway.	Chapter 8.3
Foundational Standards	5. Participate in a Career and Technical Student Organization (CTSO) to increase knowledge and skills and to enhance leadership and teamwork.	N/A



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**Foundational
Standards**

6. Discuss and demonstrate ways to value diversity.

N/A

**Financial
Responsibility**

1. Describe the nature and scope of personal finance, including how personal finance concepts fit into key life events or stages. federal income taxes.

Chapter 1.1, 1.2

**Financial
Responsibility**

a. Research and share information from a variety of sources to explain the importance of personal financial planning. Examples: instructional materials, news articles, blogs from reputable sources, personal narratives, industry publications

Chapter 1.1, 1.3, Chapter 11.3

**Financial
Responsibility**

b. Specify how monetary and non-monetary assets can contribute to net worth.

Chapter 0.2

**Financial
Responsibility**

2. Describe personal spending behavior that contributes to building wealth.

Chapter 1.2 Chapter 3.2



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**Financial
Responsibility**

a. Explain how charitable giving fits into a spending plan.

Chapter 3.3

**Financial
Responsibility**

b. Describe practices that assist individuals and families to achieve and maintain financial security. Examples: determining needs and wants, creating a budget, setting goals, keeping records, developing a personal financial plan, saving, investing

Chapter 1.2, 1.3 , Chapter 3.3

**Financial
Responsibility**

3. Explain how goals, decision-making, and planning affect personal financial choices and behaviors.

Chapter 1

**Financial
Responsibility**

a. Create a plan to reach a specific financial goal.

Chapter 1.3, 1.4

**Financial
Responsibility**

b. Explain personal values that affect financial choices. Examples: desire for home ownership, work ethic, charity, civic virtue

Chapter 0.1, 0.4



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Financial Responsibility	c. Explain the advantages of designing and following a personal financial plan.	Chapter 1.1, 1.3, Chapter 11.2
Financial Responsibility	d. Compare and contrast retirement and estate planning options available to individuals and families.	Chapter 1.1, Chapter 10.1, 10.2, 10.3
Financial Responsibility	4. Explain how certifications may expand employment opportunities and positively impact earnings. Examples: lifeguard training, tax preparation class, first aid training	Chapter 0.4, 0.5
Financial Responsibility	a. Describe the opportunity costs of developing human capital by taking courses to prepare for employment in careers that are in high demand with high income potential.	Chapter 0.2, 0.5
Financial Responsibility	5. Gather information from several sources when planning to purchase a product. Examples: manufacturers, retailers, consumer reviews, independent testing laboratories	N/A



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Financial Responsibility	a. Explain what information is most helpful in choosing which product to buy.	N/A
Consumer Protection	6. Outline the purposes and features of consumer protection laws, agencies, and sources of assistance, including identity protection and credit regulations.	Chapter 0.3, Chapter 3.1, Chapter 4.2, Chapter 5.1
Consumer Protection	a. Explain ways to avoid identity theft, fraud, financial scams, and schemes designed to defraud consumers.	Chapter 8.1, 8.2
Consumer Protection	b. Discuss the financial and emotional costs of recovering from identity theft or fraud.	Chapter 8.3
Consumer Protection	c. Describe possible responses to excessive debt collection practices. Examples: payday loans, instant credit	Chapter 5.2



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Consumer Protection	7. Locate and share credible sources of up-to-date information about consumer rights and responsibilities.	Chapter 0.3, Chapter 2.4, Chapter 3.1
Consumer Protection	a. Investigate and report on sources of assistance for resolving consumer disputes.	Chapter 4.2, 4.4, Chapter 5.1
Consumer Protection	b. Demonstrate procedures for filing formal consumer complaints.	Chapter 4.3
Consumer Protection	8. Outline steps to resolve identity theft problems as recommended by the Federal Trade Commission and financial institutions.	Chapter 5.4, Chapter 8.1
Consumer Protection	a. List entities that have a right to request certain personal financial data.	Chapter 0.3, Chapter 3.1, Chapter 4.2, Chapter 5.1



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Consumer Protection	b. Investigate and report on consumer safeguards for mobile and online banking.	Chapter 8.2, 8.3
Consumer Decisions and Behavior	9. Describe factors that impact consumer purchasing decisions throughout the lifespan.	Chapter 0.1, 0.2, Chapter 1.1, 1.2, Chapter 3.3
Consumer Decisions and Behavior	a. Explain how limitations on financial resources affect the choices people make.	Chapter 0.1, Chapter 1.1, Chapter 3.2
Consumer Decisions and Behavior	c. Analyze the influence of peer pressure and emotions on purchasing decisions. Examples: fashion, acceptance from others, desire for the latest gadget	Chapter 0.1, 0.2, Chapter 3.2, Chapter 6.1
Consumer Decisions and Behavior	d. Describe how scarcity relates to needs and wants.	Chapter 1.2, Chapter 3.1



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Consumer Decisions and Behavior	e. Explain the impact of marketing, advertising, and sales strategies or techniques on purchasing decisions. Examples: impulse buying, delayed payment	N/A
Consumer Decisions and Behavior	10. Apply a decision-making model to maximize consumer satisfaction when buying goods and services.	Chapter 2.3, Chapter 3.3
Consumer Decisions and Behavior	a. Categorize possible purchases of goods and services as wants or needs, explaining the reasoning for each decision.	Chapter 2.3, Chapter 3.3
Consumer Decisions and Behavior	b. Research and report pros and cons of e-commerce and online auctions.	N/A
Consumer Decisions and Behavior	c. Analyze the value of warranties, service contracts, and risk protection for a variety of products and services. Example: research due diligence on service work	N/A



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Consumer Decisions and Behavior	11. Demonstrate how to use comparison shopping skills to make purchasing decisions, including major purchases.	Chapter 2.3, Chapter 3.3
Consumer Decisions and Behavior	a. Compare the advantages and disadvantages of owning versus renting property or housing.	N/A
Consumer Decisions and Behavior	b. Research and report on various types of consumer contracts, indicating each type's advantages and disadvantages for the consumer. Examples: renting to own, lease agreements	Chapter 2.4, Chapter 5.2
Consumer Decisions and Behavior	c. Calculate cost and finance charges for major purchases. Examples: vehicles, appliances, electronics, dwellings	N/A
Consumer Decisions and Behavior	d. Research the projected costs for all expenses associated with major purchases, including maintenance costs. Examples: wedding, college, home, car	N/A



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Consumer Decisions and Behavior	12. Identify factors that affect the total cost of goods and services, including sales tax, tips, coupons, discounts, and unit pricing.	Chapter 9.1
Consumer Decisions and Behavior	a. Explain how sales and property taxes affect financial decisions. Examples: buying a car or house	Chapter 3.1, Chapter 9.1,
Consumer Decisions and Behavior	13. Explain the ways in which individuals are responsible for their finances and situations in which they share responsibility for other people's finances. Examples: marriage, cosigning a loan	N/A
Consumer Decisions and Behavior	a. List reasons to consult with a tax advisor or financial planner.	Chapter 9.3 Chapter 10.3
Consumer Decisions and Behavior	b. Explain the value of sharing financial goals and personal finance information with a partner before combining households.	Chapter 1.3, 1.4



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Money Management	14. Demonstrate how to set financial goals and analyze the costs and benefits of spending decisions.	Chapter 1.3, 1.4, Chapter 3.1, 3.2, 3.3
Money Management	a. Describe a sunk cost and situations in which losses should be accepted to avoid further loss.	Chapter 3.1
Money Management	b. Compose an argument supporting the concept of paying yourself first.	Chapter 1.3, Chapter 3.3, Chapter 6.3
Money Management	c. Determine the amount of savings needed for a given household.	Chapter 0.1, 0.2, Chapter 2.3, Chapter 4.3, Chapter 11.2
Money Management	15. Describe strategies for managing income to align with financial goals.	Chapter 3.3



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Money Management	a. Describe the impact of career choice, education, skills, and economic conditions on income and financial stability.	Chapter 0.1, 0.2, 0.4, 0.5
Money Management	16. Prepare a monthly budget for an individual or a family given their income, savings goals, taxes, and list of fixed and variable expenses.	Chapter 3.3
Money Management	a. Evaluate the impact of taxes, government payments, and employee benefits on budgeting decisions. Examples: FICA, income taxes; SNAP, Medicaid, unemployment insurance, farm subsidies; health insurance, retirement plan contributions	Chapter 9.1, 9.2, 9.3, Chapter 11.1
Money Management	b. Describe methods of allocating resources to meet savings and investment goals.	Chapter 2.3, Chapter 3.3
Money Management	c. Analyze how changes in life circumstances can affect a personal spending plan. Examples: job change, having a child, major illness, theft of property, automobile accident	Chapter 0.1, Chapter 4.2, 4.3, Chapter 7.1



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Money Management	d. Locate and use technology to help with financial management. Examples: online banking, mobile banking apps, direct deposit, money transfer apps, online payments	Chapter 3.3, Chapter 4.3
Money Management	17. Gather and share information on income, benefits, and deductions.	Chapter 0.4, Chapter 9.2, 9.3, 9.4, Chapter 11.1
Money Management	a. Distinguish between gross and net income.	Chapter 9.2
Money Management	b. Analyze the impact of payroll deductions and employee benefits on income. Examples: state and federal income tax, FICA, flexible benefit plans	Chapter 9.2, 9.3, Chapter 11.1
Money Management	c. Calculate the monetary value of employee benefits when determining earnings.	Chapter 11.1



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Money Management	d. Describe sources of income not derived from employment. Examples: alimony, unemployment insurance, stock dividends, government transfer payments	Chapter 11.1
Money Management	18. Demonstrate procedures for completing and filing income tax forms, utilizing tax terminology. Examples: dependent, exemption, credit, deduction	Chapter 9.3, 9.4
Money Management	a. Explain the requirements for filing annual tax returns and the consequences of not paying income tax. Examples: full or partial payments; penalties, federal tax lien, asset seizure, prison, passport revocation	Chapter 9.3, 9.4
Credit and Debit	b. Analyze the impact of payroll deductions and employee benefits on income. Examples: state and federal income tax, FICA, flexible benefit plans	Chapter 9.2, 9.3, Chapter 11.1
Credit and Debit	19. Research and share information on credit options available to consumers. Examples: revolving, installment, open	Chapter 5.1, 5.2, 5.3



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**Credit
and Debit**

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and Debit**

Standard

a. Explain how credit card grace periods, methods of interest calculation, and fees affect borrowing costs.

b. List the types of information required on credit applications.

c. Calculate the total cost of a loan.

d. Differentiate among various types of student loans and compare to alternate means of paying for post-secondary education.

20. Research and report on factors that affect creditworthiness and credit scores. Examples: payment history, credit mix, credit utilization

MV Alignment

Chapter 5.2, 5.3

Chapter 5.3

Chapter 2.4

N/A

Chapter 5.4



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**Credit
and Debit**

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and Debit**

**Credit
and Debit**

Standard

a. List steps for obtaining a credit report from the three major reporting agencies.

b. Describe effective methods for improving credit scores.

c. Describe consequences of accumulating credit card debt and defaulting on loans, especially for young consumers.

d. Identify sources, types, and risks of loans for consumers.

e. Investigate and report on ways that a low credit score can affect a consumer's financial options.

MV Alignment

Chapter 5.4

Chapter 5.3, 5.4

Chapter 5.4

Chapter 2.4, Chapter 5.2

Chapter 5.4



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Credit and Debit	21. Apply strategies to avoid or correct debt management problems.	Chapter 2.4, Chapter 5.3
Credit and Debit	a. Examine and report on the types of services offered by consumer credit counseling agencies.	Chapter 0.3, Chapter 3.1
Credit and Debit	b. Explain the economic consequences of personal bankruptcy and the financial responsibilities associated with filing for bankruptcy under Chapters 7, 11, and 13. Examples: negative effects on assets, employability, future cost and availability of credit	N/A
Credit and Debit	c. Investigate how student loan obligations differ from other kinds of debt.	N/A
Credit and Debit	d. Research and report on a financial institution's debt reduction services.	N/A



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Saving	22. Research and report on the benefits of savings.	Chapter 2.2, 2.3, Chapter 3.3
Saving	a. Distinguish between saving and investing, considering the characteristics of various methods of saving. Examples: savings account, money markets, certificates of deposit, IRAs, retirement accounts	Chapter 2.3
Saving	b. Calculate annual interest and annual yield on savings for various types of accounts. Examples: money market accounts, deposit savings accounts, 529 plans	Chapter 2.2
Saving	c. Explain reasons for maintaining an emergency savings account and methods for determining the amount needed.	Chapter 1.2, Chapter 3.3, Chapter 4.3
Saving	23. Compare certificates of deposit, money markets, and savings accounts and identify the benefits and disadvantages of each.	Chapter 4.2, 4.3



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Saving	a. Gather information on the interest rates that financial institutions pay on different types of savings accounts.	Chapter 4.2, 4.3
Saving	b. Determine how real income, real return, real yield, and purchasing power are calculated and why they are important.	Chapter 2.1, 2.2, Chapter 4.3
Saving	b. Calculate annual interest and annual yield on savings for various types of accounts. Examples: money market accounts, deposit savings accounts, 529 plans	Chapter 0.3
Saving	c. Explain the difference between simple and compound interest and calculate interest on a given amount of savings using each method.	Chapter 2.2
Saving	d. Gather and share information on the impact of inflation on savings.	Chapter 0.3



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Investing	24. Identify types of investments appropriate for different objectives. Examples: short term vs. long term goals, liquidity, risks vs. reward	Chapter 1.3, 1.4, Chapter 4.3, Chapter 6.1
Investing	a. Describe factors that affect the rate of return on investments.	Chapter 6.1, 6.2, 6.3
Investing	b. Differentiate between diversification and asset allocation.	Chapter 6.2
Investing	c. Compare the advantages of taxable, tax-deferred, and tax-advantaged investments, including Roth IRAs and employer-sponsored retirement options, and determine which are most beneficial for new savers.	Chapter 10.1, 10.2, 10.3
Investing	d. Describe steps that will maximize long-term investment returns and explain the advantages of each. Examples: begin investing at an early age, diversify investments, take advantage of employer matching programs	Chapter 2.2, Chapter 6.2, 6.3, Chapter 10.2



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Investing

25. Evaluate types of investments to determine how they meet the objectives of a personal financial plan.

Chapter 6.3, 6.4

Investing

a. Compare the advantages and disadvantages of buying and selling investments through various channels. Examples: direct purchase, stock options from employers, investment professionals, online brokerages

Chapter 6.1, 6.3, 6.4 Chapter 11.1

Investing

b. Research and report on investment options, considering risks and returns and the reasons for diversification. Examples: stocks, bonds, Treasury bills, mutual funds, index funds, certificates of deposit, money market accounts

Chapter 6.3, 6.4

Investing

26. Identify warning signs of investment fraud and steps that can be taken if victimized by investment fraud.

Chapter 8.3

Personal
Insurance

27. Describe how insurance protects against loss and mitigates financial consequences.

Chapter 7.1, 7.2, 7.3, 7.4



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Investing	25. Evaluate types of investments to determine how they meet the objectives of a personal financial plan.	Chapter 6.3, 6.4
Investing	a. Compare the advantages and disadvantages of buying and selling investments through various channels. Examples: direct purchase, stock options from employers, investment professionals, online brokerages	Chapter 6.1, 6.3, 6.4 Chapter 11.1
Investing	b. Research and report on investment options, considering risks and returns and the reasons for diversification. Examples: stocks, bonds, Treasury bills, mutual funds, index funds, certificates of deposit, money market accounts	Chapter 6.3, 6.4
Investing	26. Identify warning signs of investment fraud and steps that can be taken if victimized by investment fraud.	Chapter 8.3
Personal Insurance	27. Describe how insurance protects against loss and mitigates financial consequences.	Chapter 7.1, 7.2, 7.3, 7.4



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Personal Insurance	a. Explain the various types of personal insurance and identify coverage needed at different stages of life. Examples: auto, rental, property, disability, life (whole and term), health	Chapter 7.4
Personal Insurance	b. Research and report on ways coverage, deductibles, and premiums are related.	Chapter 7.2
Personal Insurance	c. Analyze the costs and benefits of various types of insurance.	Chapter 7.4
Personal Insurance	28. Compare and contrast types of property insurance and identify situations when certain types of coverage are needed. Examples: homeowner's, renter's, automobile	Chapter 7.3, 7.4
Personal Insurance	a. Gather and share information about the consequences of accidents involving uninsured or underinsured motorists.	Chapter 7.3



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Personal Insurance	b. Explain the differences between independent insurance agencies and franchised agencies.	N/A
Personal Insurance	c. Determine the amount of coverage needed in a given situation.	Chapter 7.3, 7.4
Banking	29. Explain the role of the Federal Deposit Insurance Corporation (FDIC) and the National Credit Union Administration (NCUA) in protecting depositors' savings, including coverage limits.	Chapter 4.1
Banking	30. Explain how state and federal agencies charged with regulating financial institutions protect the safety, soundness, and legal compliance of the nation's banking system. Examples: Federal Reserve System, the Office of the Comptroller of the Currency, the Consumer Financial Protection Bureau, state banking departments	Chapter 0.3, Chapter 3.1, Chapter 4.2, Chapter 5.1
Banking	31. Investigate and report on account management services provided by financial institutions. Examples: credit unions, pawn shops, payday lenders, commercial banks, online banks	Chapter 4.1, 4.2



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Banking

a. Summarize the risks and protections associated with checks, debit cards, credit cards, and online and mobile payment systems.

Chapter 4.2, 4.3, Chapter 5.2, 5.3

Banking

b. Compare the features and costs of personal checking accounts offered by different financial institutions.

Chapter 4.2

Banking

c. Compare the features and costs of online and mobile banking and payment services offered by different financial institutions.

Chapter 4.2, 4.3

Banking

d. Compare the cost of cashing a check with various third parties. Examples: bank or credit union, check-cashing services, retail outlets

Chapter 2.4

Banking

e. Identify ways to avoid costly fees. Examples: overdraft fees, late fees

Chapter 4.3



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Banking

Banking

Standard

f. Discuss the pros and cons of being unbanked.

32. Demonstrate procedures for opening and managing a checking account, including writing checks; recording checks, debits, and deposits; and reconciling statements.

MV Alignment

Chapter 4.1

Chapter 4.4