



MONEY VEHICLE
DRIVE TO FINANCIAL FREEDOM

Money Vehicle Personal Finance 6-12 Grade Program Standard Alignment SOUTH CAROLINA S16

S 16

South Carolina
Benchmark
A. MANAGING
PERSONAL FINANCES

South Carolina
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A. MANAGING PERSONAL
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Standard

The student will analyze how human behaviors impact financial decisions.

1. Explain the importance of taking responsibility for personal financial decisions.

2. Apply decision-making skills to make personal financial choices. (e.g., needs and wants, cost-benefit analysis, SMART Goals).

3. Apply strategies for making informed purchasing decisions.

4. Describe the importance of budgeting.

MV Alignment

See Below

Chapter 0.1, 0.2, Chapter 1.1, 1.2

Chapter 0.4, 0.5, Chapter 1.3, 1.4

Chapter 0.3, Chapter 1.2, Chapter 3.1, 3.2

Chapter 2.3, Chapter 3.3



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B. UNDERSTANDING
INSURANCE AND RISK

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Benchmark
B. UNDERSTANDING
INSURANCE AND RISK

Standard

5. Analyze how social media marketing is designed to encourage spending.

6. Investigate methods to safeguard financial information against technology-based attacks (e.g., privacy infringement, identity theft, fraud).

Students will demonstrate knowledge of insurance and the basics of risk management.

1. Define the principles of insurance and fundamental insurance terminology (e.g., claim, beneficiary, deductible, policy, premium, insured).

2. Describe risk management methods: risk avoidance, reduction, assumption, and transfer.

MV Alignment

Chapter 8.3

Chapter 5.4, Chapter 8.2, 8.3

See Below

Chapter 7.1, 7.2

Chapter 7.1



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INSURANCE AND RISK

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Standard

3. Explain personal auto policy terms and features (e.g., liability, deductible, comprehensive, collision, underinsured, uninsured).

4. Analyze how risk and other factors affect insurance premiums (e.g., driving record, driver's age, type of vehicle, coverage limits).

5. Identify the purpose and features of health insurance (e.g., copay, covered/non-covered expenses, deductible, medical expenses, out-of-pocket costs, pre-existing condition).

6. Compare different types of life insurance products (e.g., term, whole life, variable life).

7. Investigate the features and benefits of other insurance products, including renters, long-term disability, and liability.

MV Alignment

Chapter 7.3

Chapter 7.2, 7.3

Chapter 7.4

Chapter 7.4

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C. UTILIZING BANKING
SERVICES

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SERVICES

Standard

The students will demonstrate knowledge of banking services and procedures.

1. Evaluate the services offered at various financial institutions.

2. Explain methods used for opening and managing checking and savings accounts.

3. Identify the components of a bank statement.

4. Reconcile a checking account.

MV Alignment

See Below

Chapter 4.1, 4.2 Chapter 5.1, Chapter 6.3

Chapter 4.2, 4.3

Chapter 4.4

Chapter 4.4



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South Carolina
Benchmark
D. MANAGING CREDIT

Standard

5. Describe different fees and incentives that may be associated with online, mobile, and traditional banking.

6. Explain how Internet access and technology have impacted banking services.

7. Differentiate among types and regulations of electronic monetary transactions (e.g., e- checks, EFT).

8. Compare modern payment services between parties (e.g., Peer 2 Peer, digital wallet).

Students will demonstrate an understanding of the various types of debt and methods of managing personal credit.

MV Alignment

Chapter 4.2, 4.3

Chapter 4.2, 4.3, Chapter 6.3, 6.4

Chapter 0.3, Chapter 3.1, Chapter 4.2, Chapter 5.4

N/A

See Below



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D. MANAGING CREDIT

Standard

1. Identify types and sources of credit/debt (e.g., credit card, auto loans/leases, mortgages, student loans).

2. Evaluate the costs and benefits of using credit, including interest rates, terms, fees and their effect on credit scores.

3. Explain how the components of a credit score and a credit profile are determined.

4. Explain consumers' rights and responsibilities and the process for disputing billing errors using various consumer protection laws. (e.g., Fair Credit Reporting Act, bankruptcy, Equal Credit Opportunity Act)

MV Alignment

Chapter 2.4, 5.1

Chapter 2.1, 2.2, Chapter 5.2, 5.3

Chapter 5.4

Chapter 0.3, Chapter 3.1, Chapter 4.2, Chapter 5.4



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Standard

5. Identify high risk strategies for repayment and ways to avoid financial pitfalls (e.g., payday loans, over-extended credit, and bankruptcy).

2. Evaluate the costs and benefits of using credit, including interest rates, terms, fees and their effect on credit scores.

6. Complete a loan application and evaluate an amortization schedule.

7. Calculate payment schedules for a loan using spreadsheets, calculators, and/or online tools.

MV Alignment

Chapter 5.3

Chapter 2.1, 2.2, Chapter 5.2, 5.3

Chapter 2.4

Chapter 2.2, 2.4, Chapter 5.2, 5.3