

## West Virginia | Personal Finance Standards in Civics | 9-12 Financial Literacy

### SS.C.30: Investigate the cost of postsecondary education:

Objective 1:	<ul style="list-style-type: none"> <li>- Determine the tuition and fees of several specific public and private, two and four year institutions.</li> <li>- Examine room and board cost for students that live on campus.</li> <li>- Examine commuting costs for attending a local institution (gas, car maintenance, distance, time).</li> <li>- Compare text book costs (used books, new books, digital rentals, Amazon, eCampus, local bookstore, text loaning programs).</li> <li>- Determine personal expenses (hobbies, restaurants, entertainment, transportation, gas, bills, rent, insurance, cellphone).</li> <li>- Examine the net price different postsecondary institutions utilizing the net price calculator required to be posted on all postsecondary institutions' web pages.</li> <li>- Identify sources of financial aid.</li> <li>- Examine and understand Financial Aid terminology (e.g. FAFSA, EFC, grant, cost of attendance).</li> <li>- Explore the application process for student loan qualifications and the repayment process.</li> </ul>	High School Module 1: When It Hits The Fan High School Module 2: Breathing Without Air High School Module 3: Kick Some Buck High School Module 8: Burning Money High School Module 14: Who Needs Money

### SS.C.31: Evaluate income, lifestyle, and career opportunities based on education and financial aid decisions:

Objective 1:	<ul style="list-style-type: none"> <li>- Differentiate the annual income of a college graduate compared to a high school graduate.</li> <li>- Differentiate between gross and net income (e.g., taxes, insurance and pension plans).</li> <li>- Explore how earning a degree impacts lifestyle, lifelong earning potential, and personal wants versus needs.</li> <li>- Investigate the consequences of personal choices in relation to finances.</li> <li>- Construct, utilize, and monitor a budget for a recent high school graduate.</li> <li>- Construct, utilize, and monitor a budget for a recent college graduate.</li> <li>- Compare and contrast the budgets of a high school graduate and a recent college graduate.</li> </ul>	High School Module 1: When It Hits The Fan High School Module 8: Burning Money High School Module 9: Renting A Pad High School Module 10: Buying A Home

- Explore how benefits packages, unions, and professional organizations impact lifestyle and career choices.

High School Module 14:  
Who Needs Money

**SS.C.32: Examine the expectations and benefits of potential careers and their impact on lifelong earning potential:**

Objective 1:

Examine the expectations and benefits of potential careers and their impact on lifelong earning potential.

High School Module 14:  
Who Needs Money

**SS.C.33: Examine general workforce preparedness skills:**

Objective 1:

- Develop a resume showing skills, experiences and education that can be used when applying for a job, a scholarship, or college.
- Participate in mock job interviews.
- Identify workplace expectation, including prompt attendance, timeliness and efficiencies.

High School Module 14:  
Who Needs Money

**SS.C.34: Examine the causes of bankruptcy and how to avoid them:**

Objective 1:

Examine the causes of bankruptcy and how to avoid them.

High School Module 1:  
When It Hits The Fan  
High School Module 2:  
Breathing Without Air

		High School Module 3: Kick Some Buck High School Module 16: I'm Broke
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**SS.C.35: Complete Federal and State income tax forms and examine other state and local taxes:**

Objective 1:	Complete Federal and State income tax forms and examine other state and local taxes.	High School Module 12: Tax Me, Please

**SS.C.37: Develop the knowledge and practices of a savvy consumer who knows consumer rights and responsibilities, can identify and avoid fraudulent practices and guard against identify theft.**

Objective 1:	Develop the knowledge and practices of a savvy consumer who knows consumer rights and responsibilities, can identify and avoid fraudulent practices and guard against identify theft.	High School Module 1: When It Hits The Fan High School Module 2: Breathing Without Air High School Module 3: Kick Some Buck High School Module 6: Sucker Punch High School Module 7: Boxing Practice High School Module 8: Burning Money High School Module 9: Renting A Pad

**SS.C.38: Utilize traditional and online banking services as well as examining fees, services and hidden costs of checking, savings, debit cards, Certificates of Deposit, etc.**

Objective 1:	Utilize traditional and online banking services as well as examining fees, services and hidden costs of checking, savings, debit cards, Certificates of Deposit, etc.	High School Module 3: Kick Some Buck High School Module 4: Road Trip High School Module 5: Junk In The Trunk High School Module 6: Sucker Punch High School Module 7: Boxing Practice High School Module 17: Pay Me While I Sleep High School Module 18: Time Travel
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**SS.C.39: Examine financial habits that promote economic security, stability and growth:**

Objective 1:	<ul style="list-style-type: none"> <li>- Investments (e.g., stocks, mutual funds, certificates of deposits and commodity trading).</li> <li>- Insurance (e.g., life insurance, health insurance, automobile insurance, home and renters insurance and retirement plans).</li> </ul>	High School Module 11: Take This Bet High School Module 13: Giving Vs. Getting High School Module 15:
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