

Career and Financial Management/National Standards

Crosswalk

CFM course equates to 30 hours of personal finance standards

CFM Financial Management Module 2	National Standards
FM.1 Budgeting	II. Spending
Financial Goals	
Purpose of a Budget	
Budget Factors	
Saving	
Balance a Budget	
FM.2 Money Management	III. Savings
History of Money	
Financial Service Providers	
Checking Accounts	
Savings Accounts	
FM.3 Credit and Loans	
Sources of Credit	V. Managing Credit
Different Loan Types	
Getting Credit	
Risks Associated with Credit	
Understanding Credit Cards	
Credit Card Options and Protections	
Identity Theft and Security	
FM.4 Interest	V. Managing Credit
Interest Rates	
Factors Affecting Cost of Money (5 C's)	
Credit Scores	
FM.5 Investing	IV. Investing
Purpose of Investing	
Brokers vs. Online Investment Services	
Markets	
Investments	
Other Investment Products	
Regulatory Agencies	
FM.6 Consumer Options and Protections	V. Managing Credit

Vehicle Options	
Residence Options	
Consumer Products	
Consumer Protections	
FM.7 Insurance	VI. Managing Risk
Risk Management	
Types of Insurance	
Other Insurance Products	
FM.8 Taxes	I. Earning Income
Purpose of Taxes	
Employment (Payroll) Tax Forms	
Sales and Other Taxes	
Tax Reporting	
Tax Returns for IRS	
Payroll Tax Deductions	
CFM Career Management Module 1	
CM.1 Career Development	I. Earning Income: 12-5
CM.2 Options Beyond High School	
	TOTAL NO. OF HOURS OF CFM: 30 hours