

## CTE Finance Standards and CashCrunchGames.com Resource Alignment

Finance Career Cluster, Business Finance Pathway, Knowledge and Skill Statements		Resources
<b>ESS01.03 Demonstrate mathematics knowledge and skills required to pursue the full range of post-secondary education and career opportunities.</b>		
ESS01.03.01	Identify whole numbers, decimals, and fractions	Earning to Spending, Estimating Costs and Budgeting, Rounding and Adding, Making Change, Downloadable data from CashCrunch 101 game.
ESS01.03.02	Demonstrate knowledge of basic arithmetic operations such as addition, subtraction, multiplication, and division	
ESS01.03.05	Analyze Mathematical problem statements for missing and/or irrelevant data.	
ESS01.03.06	Construct charts/tables/graphs from functions and data.	
ESS01.03.07	Analyze data when interpreting operational documents.	
<b>ESS02.09 Develop and interpret tables, charts, and figures to support written and oral communications.</b>		
ESS02.09.01	Create tables, charts, and figures to support written and oral communications.	Downloadable data from CashCrunch 101 game.
ESS02.09.02	Interpret tables, charts, and figures used to support written and oral communication.	
<b>ESS04.07 Employ spreadsheet applications to organize and manipulate data.</b>		
ESS04.07.02	Perform calculations and analyses on data using a spreadsheet.	Downloadable data from CashCrunch 101 game.
<b>ESS04.08 Employ database applications to manage data.</b>		
ESS04.08.01	Manipulate data elements.	Earning to Spending, Estimating Costs and Budgeting, Rounding and Adding, Downloadable data from CashCrunch 101 game.
ESS04.08.02	Manage interrelated data elements.	
ESS04.08.03	Analyze interrelated data elements.	
ESS04.08.04	Generate reports showing interrelated data elements.	
<b>FNC01.01 Solve mathematical problems to obtain information for decision making in finance.</b>		
FNC01.01.01	Recognize relationships among numbers	Earning to Spending, Estimating Costs and Budgeting, Rounding and Adding, making Change Downloadable data from CashCrunch 101 game.
	Employ mathematical operations	
	Perform computations successfully	
	Predict reasonable estimations	
<b>FNC05.02.02 Implement accounting procedures for tracking money flow and determining financial status.</b>		
FNC05.02.02	Describe the nature of cash flow statements	Balancing a Checkbook, Downloadable data from CashCrunch 101 game.
	Prepare cash flow statements	

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<b>FNC10.01 Maintain, control, and plan the use of financial resources to protect solvency.</b>		
FNC10.01.01	Explain forms of financial exchange (cash, credit, debit, electronic funds transfer, etc.)	CashCrunch101 game, Earning to Spending, Show me the money, Making Change, Basic Paycheck, Can I have a Job, Credit Score rating.
	Describe functions of money (medium of exchange, unit of measure, store of value)	
	Describe sources of income (wages/salaries, interest, rent, dividends, transfer payments, etc.)	
	Explain the purposes and importance of credit	
<b>FNC10.01.02 Analyze personal financial needs and goals.</b>		
FNC10.01.02	Explain the nature of financial needs (e.g., college, retirement, wills, insurance, etc.)	CashCrunch101 game, Needs and Wants, Opportunity Cost, Spending Evaluation, Earning to Spending.
	Set financial goals	
	Develop personal budget	
	Explain the need to save and invest	
<b>FNC10.01.03 Manage personal finances to achieve financial goals.</b>		
	Interpret a pay stub	Basic Paycheck, Balancing a Checkbook, Credit Score Rating, Scams, APR and Monthly Interest Rates, Downloadable data form CashCrunch 101 game.
	Read and reconcile bank statements	
	Maintain financial records	
	Demonstrate the wise use of credit	
	Validate credit history	
	Protect against identity theft	
<b>FNC10.01.08 Manage financial resources to ensure solvency.</b>		
FNC10.01.08	Describe the nature of budgets	Opportunity Costs, CashCrunch101 game, Spending Evaluation, Estimating Costs and Budgeting.
	Explain the nature of operating budgets	
	Describe the nature of cost/benefit analysis.	

# National Jump\$tart Finance Standards and CashCrunchGames.com Resource Alignment

National Standard Indicators	Resources.
<b>Spending and Saving</b>	
Calculate the sales tax for a given purchase.	Estimating Costs,
Illustrate how inflation can affect spending power over time.	Budgeting, CashCrunch 101 game
<b>Develop a plan for spending and saving</b>	
Monitor financial statements for a personal savings account.	CashCrunch101 export data
Calculate the amount of change to be returned when the payment amount is greater than the purchase price.	Making Change.
Write a check.	Rounding and Adding.
Reconcile a checking account.	Balancing a Checkbook.
<b>Apply consumer skills to spending and saving decisions</b>	
Locate familiar items and comparable alternatives while grocery shopping.	Opportunity Cost. Rounding and Adding.
Evaluate the relationship between spending practices and achieving financial goals.	Earning to Spending. Earning to Spending (continued)
Illustrate the effect of inflation on buying power.	Inflation
<b>Credit and Debit</b>	
<b>Analyze the costs and benefits of various types of credit.</b>	
Credit is a basic financial tool.	
Borrowing money to buy something usually costs more than paying cash because there is a price (interest and fees) for buying on credit.	APR and Monthly Interest Rates.
Credit bureaus maintain credit reports, which record borrowers' histories of repaying loans. Negative information in credit reports can affect a person's credit score and financial options.	Credit Score Rating.
<b>Summarize a borrower's rights and responsibilities related to credit reports.</b>	
Describe the qualities that would be desirable in a person who borrows a favorite personal possession.	
Summarize online information about the Fair Credit Reporting Act Explain the value of credit reports to borrowers and to lenders. Give examples of permissible uses of a credit report other than granting credit.	
Identify the primary organizations that maintain and provide consumer credit records.	
Categorize the information in a credit report and how long it is retained.	Credit Score Rating
Explain the rights that people have to examine their credit reports.	
Investigate ways that a negative credit report can affect a consumer's financial options.	
Outline the process of disputing inaccurate credit report data.	
Summarize factors that affect a particular credit scoring system.	
Analyze how a credit score affects creditworthiness and the cost of credit.	

# Junior Achievement Finance Standards and CashCrunchGames.com Resource Alignment

JA Personal Finance. JA Economics for Success. JA Finance park. JA More than Money. JA Our Community.	Resources
Why Budget? Students plan, prioritize, and adjust expenses to meet a scenario based budget.	CashCrunch 101 Game.
Anatomy of a Budget: Students demonstrate basic budget competencies.	CashCrunch 101 Game.
Breaking Even isn't enough: Students recognize the main purposes of saving.	CashCrunch 101 Game.
On Guard: Students explore many aspects of Consumer Protection.	Scams.
Growing Money: Students express the correlation between risk and reward when it comes to investing.	CashCrunch 101 Game
Money Management Action Plan:	
Needs and Wants	CashCrunch 101 Game. Needs and Wants.
Living on a Budget	CashCrunch 101 Game. Earning to Spending.
Managing Risk	Spending Evaluation.
Managing Risk	CashCrunch 101 Game.
Saving	CashCrunch 101 Game.
Your paycheck	CashCrunch 101 game. Basic Paycheck
Taxes and Income	CashCrunch 101 game. Basic Paycheck
Opportunity Cost	CashCrunch 101 Game. Opportunity Cost.
Credit reports	Credit Score rating.
Income	CashCrunch101 Game. Can I have a Job.
Fixed Expenses	Show me the Money.
Variable Expenses	CashCrunch 101 Game.
Identity theft	CashCrunch101 Game. Scams.

Concepts highlighted for the various JA programs run in High School  
[www.juniorachievement.org](http://www.juniorachievement.org)