

GoVenture and the JumpStart National Standards in Personal Finance (X=addresses this standard directly | C=can be used as a context for addressing this standard)

<i>GV Financial Literacy</i>	<i>GV Personal Finance</i>	<i>GV Entrepreneur</i>	<i>GV Small Business</i>	<i>GV Micro Business</i>	<i>GV Lemonade Stand</i>	<i>GV Investment</i>	<i>GV Stock Market</i>	<i>GV Point of Sale</i>	<i>GV Entrepreneur Board Game</i>	<i>GV Personal Finance Card Game</i>	<i>GoVenture.NET</i>
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INCOME													
1. Identify sources of income.	X	X	C	C	C	C	C	C	C		C	v a r i e s	v a r i e s
2. Analyze how career choice, education, skills, and economic conditions affect income.	X	X	C	C	C	C	C	C	C		C		
3. Explain how taxes, government transfer payments, and employee benefits relate to disposable income.	X	X	C	C	C	C	C	C	C		C		
MONEY MANAGEMENT													
1. Explain how limited personal financial resources affect the choices people make.	X	X	X	X	X	X	X	X	X		X	v a r i e s	v a r i e s
2. Identify the opportunity cost of financial decisions.	X	X	X	X	X	X	X	X	X		X		
3. Discuss the importance of taking responsibility for personal financial decisions.	X	X	X	X	X	X	X	X	X		X		
4. Apply a decision-making process to personal financial choices.	X	X	X	X	X	X	X	X	X		X		
5. Explain how inflation affects spending and investing decisions.	X	X	C	C	C	C	X	C		C			
6. Describe how insurance and other risk-management strategies protect against financial loss.	X	X	X	X	C	C	C	C	C		C		
7. Design a plan for earning, spending, saving, and investing.	X	X	C	C	C	C	C	C		C			
8. Explain how to use money-management tools available from financial institutions	X	X					X				C		
SPENDING AND CREDIT													
1. Compare the benefits and costs of spending decisions.	X	X	X	X	X	X	X	X	X		X	v a r i e s	v a r i e s
2. Evaluate information about products and services.	X	X	C	C	C	C	C	C	C		C		
3. Compare the advantages and disadvantages of different payment methods.	X	X											
4. Analyze the benefits and costs of consumer credit.	X	X											
5. Compare sources of consumer credit.	X	X											
6. Explain factors that affect creditworthiness and the purpose of credit records.	X	X	C	C									
7. Identify ways to avoid or correct credit problems.	X	X											
8. Describe the rights and responsibilities of buyers and sellers under consumer protection laws	C	C											
SAVING AND INVESTING													
1. Explain the relationship between saving and investing.	X	X	C	C	C	C	X	X		C	v a r i e s	v a r i e s	
2. Describe reasons for saving and reasons for investing.	X	X	C	C	C	C	X	X		C			
3. Compare the risk, return, and liquidity of investment alternatives.	X	X					X	X					
4. Describe how to buy and sell investments.	X	X					X	X					
5. Explain how different factors affect the rate of return of investments.	X	X					X	X					
6. Evaluate sources of investment information.	X	X					X	X					
7. Explain how agencies that regulate financial markets protect investors.	C	C					C	C					