

Instructor User Manual

- Overview.....2**
- General Log-in Information3**
- Viewing the Debt Slapped Lessons5**
- Creating a New Course.....6**
- Managing Your Courses8**
- Accessing Average Scores10**
- Inviting Students to Join a Course11**
- Editing Student Information.....13**
- Changing Students’ Passwords.....14**
- Changing Your Password.....15**
- Forgotten Password.....16**
- Student Guide17**
 - Registering for the Course17
 - General Log-in Information18
 - Accessing the Lessons20
 - Changing Student Password21
- Washington Financial Literacy Standards22**
 - Lesson 1.....22
 - Lesson 2.....24
 - Lesson 3.....25
 - Lesson 4.....27
 - Lesson 5.....29
 - Lesson 6.....31
 - Lesson 7.....33
 - Lesson 8.....35
- Questions?36**

Overview

The Don't Get Debt Slapped curriculum contains 8 online lessons and 1 supplemental lesson. Each lesson is designed to be completed in about 40 minutes so it fits within 1 50-minute class period. Below is a list of the lessons:

Lesson 1: INTRODUCTION AND PART 1 OF DEBT SLAPPED VIDEO

Lesson 2: PARTS 2, 3 AND 4 OF DEBT SLAPPED VIDEO

Lesson 3: CAREER INCOME LIFESTYLE

Lesson 4: VITAL RESEARCH

Lesson 5: BORROWING FUNDAMENTALS

Lesson 6: INTERESTED IN INTEREST

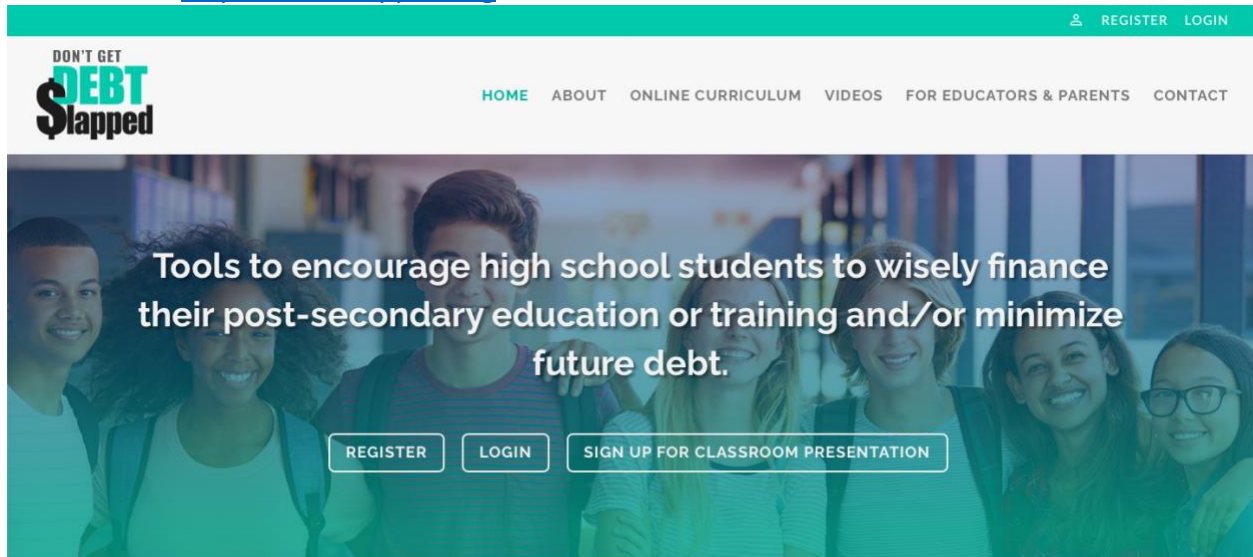
Lesson 7: BORROWING MINDSETS

Lesson 8: STUDENT LOAN SPECIFICS

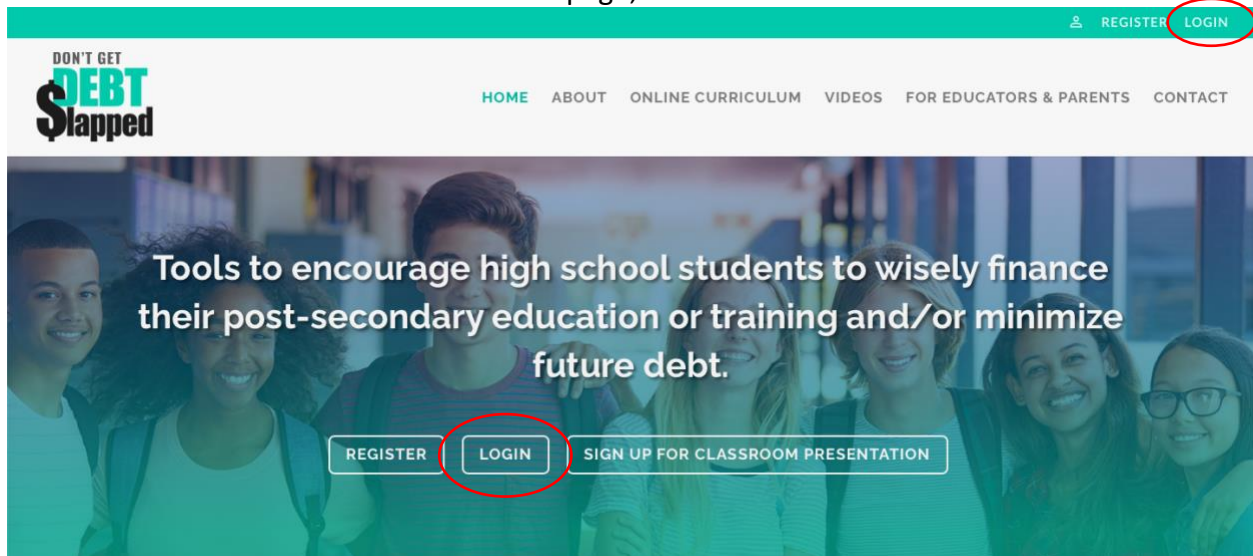
Lesson 9: SUPPLEMENT FAFSA

General Log-in Information

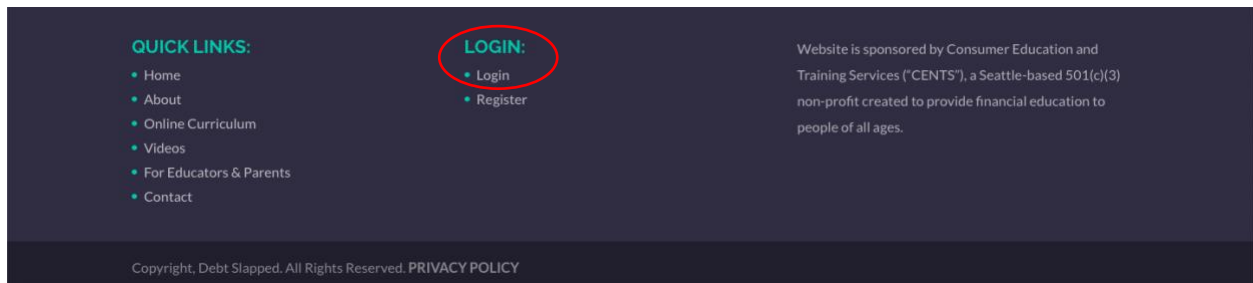
1. Go to <https://debtslapped.org>.



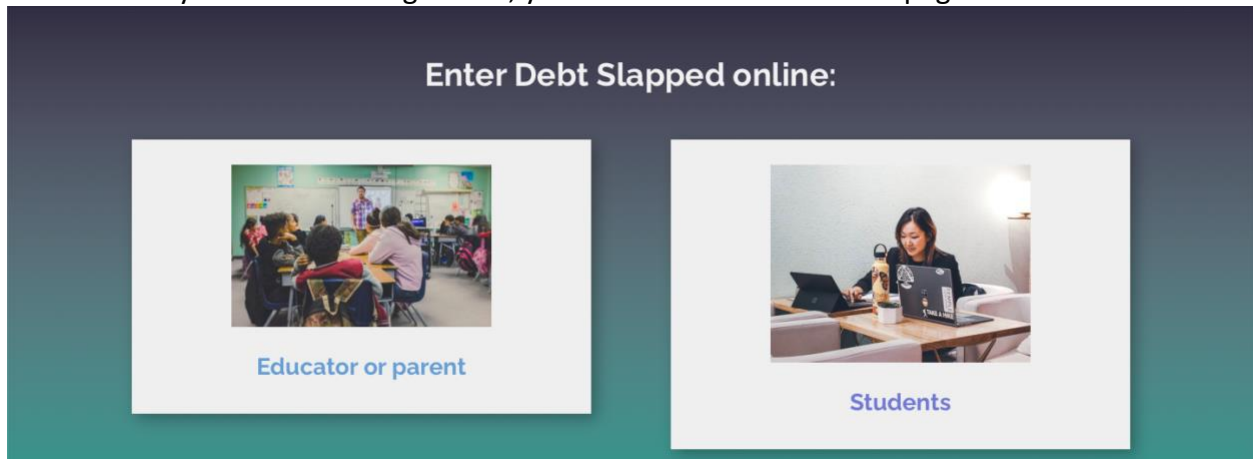
2. Click on one of the “Login” links. “Login” links are in three places:
 - a. Upper right-hand corner of the website homepage;
 - b. Middle of the website homepage; or



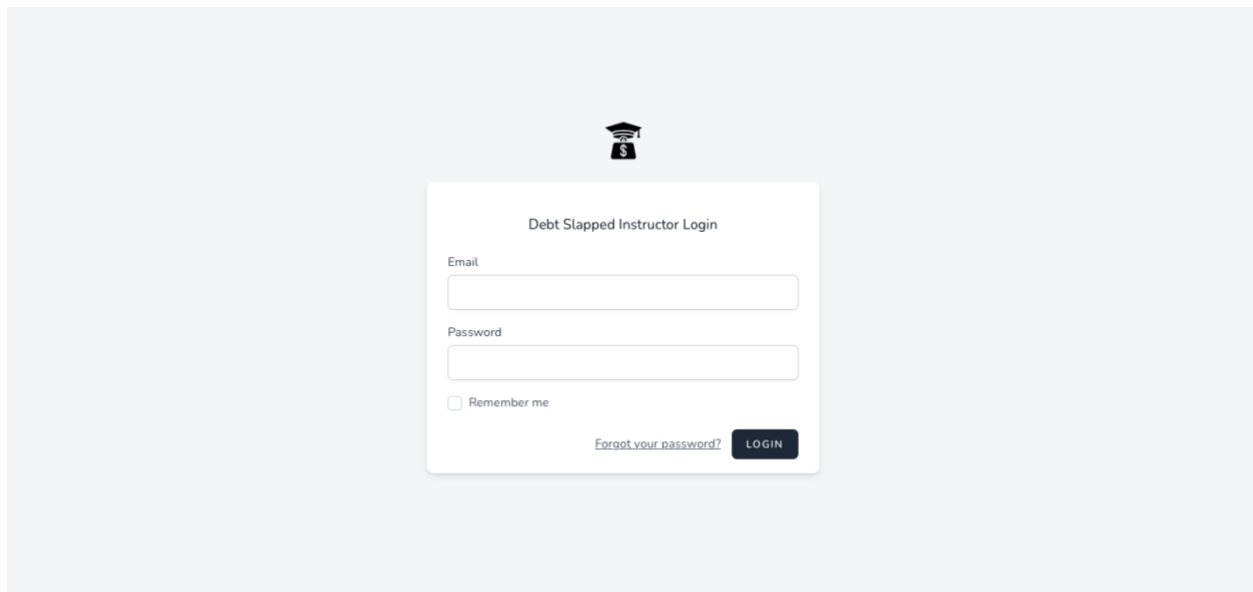
- c. Footer at the bottom of the website.



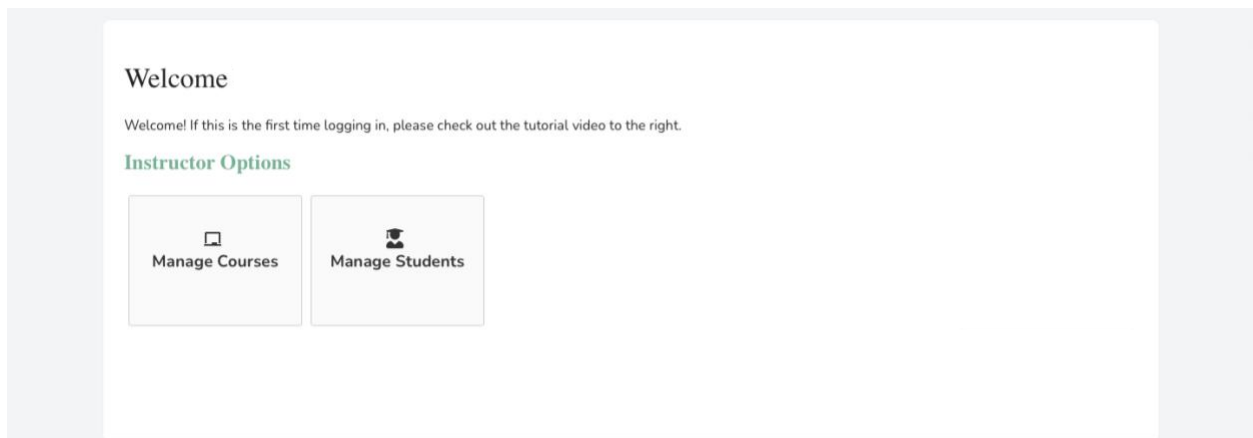
3. Once you click on a “Login” link, you will be redirected to this page:



4. Click on “Educator or parent.”
5. You will then be redirected to the general Debt Slapped login page.
6. Log in using your email and password.



7. You will then be taken to the Instructor home screen, as shown below.

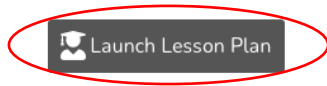


Viewing the Debt Slapped Lessons

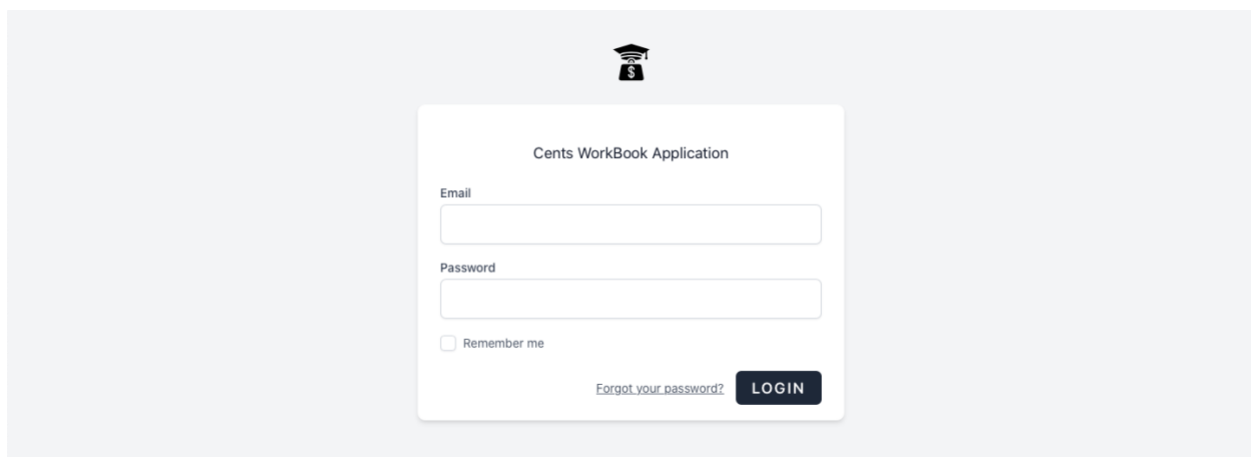
1. From the home screen, scroll down until you see “Lesson Workbook.” Click on “Launch Lesson Plan.”

Lesson Workbook

If you want to preview the lesson plan that the students will be using, feel free to click on the link below.



2. You will then be taken to the login page again, where you will login with your same email address and password.

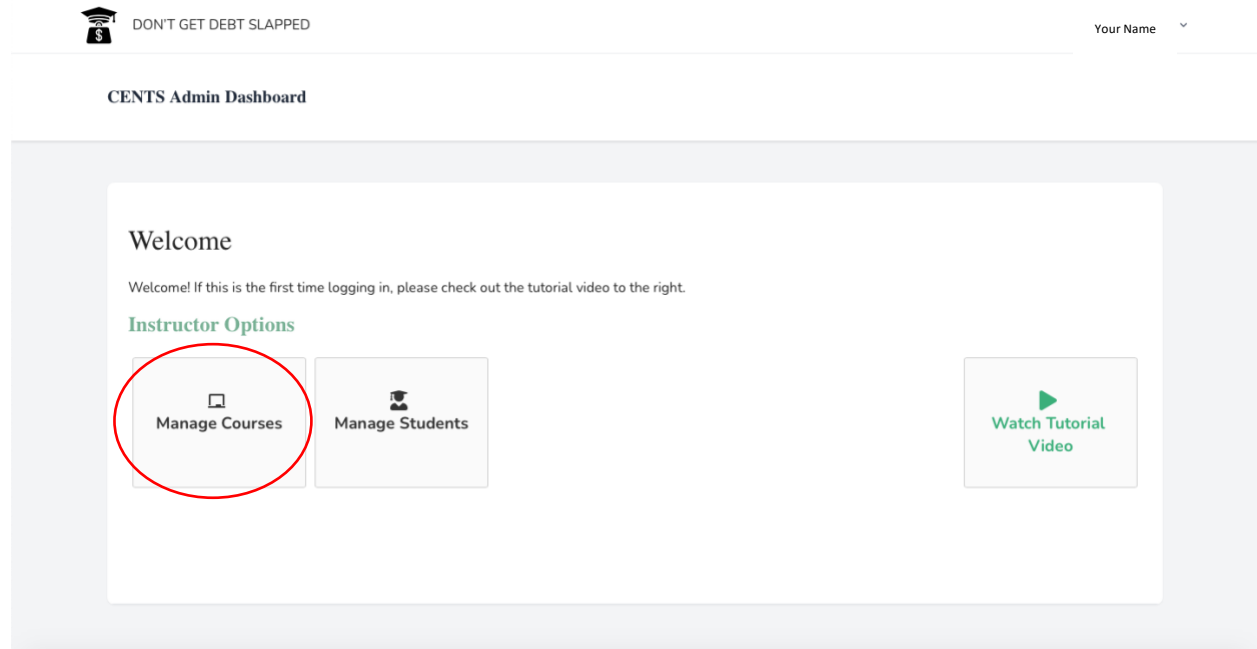
A screenshot of a login page for the "Cents WorkBook Application". At the top center is a graduation cap icon with a dollar sign inside. Below it is a white login form with the title "Cents WorkBook Application". The form contains an "Email" field, a "Password" field, and a "Remember me" checkbox. At the bottom of the form are a link for "Forgot your password?" and a dark grey "LOGIN" button.

3. You will then be taken to the CENTS Dashboard page. From there, you can view all 9 lessons (click on a lesson on the left side of the page to view that lesson).

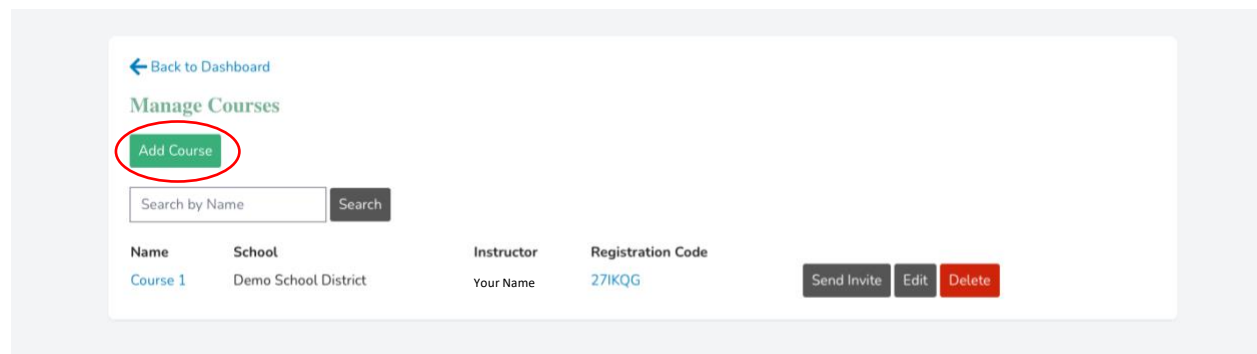


Creating a New Course

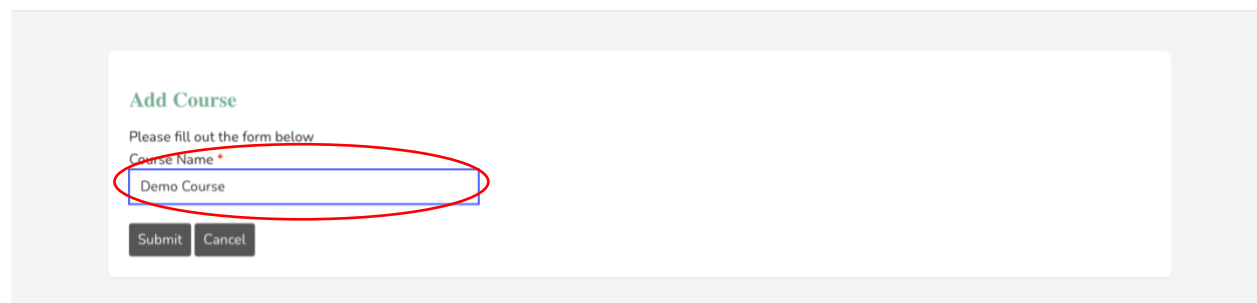
1. Click on "Manage Courses."



2. Click on "Add Course."



3. Name the course and click "Submit."



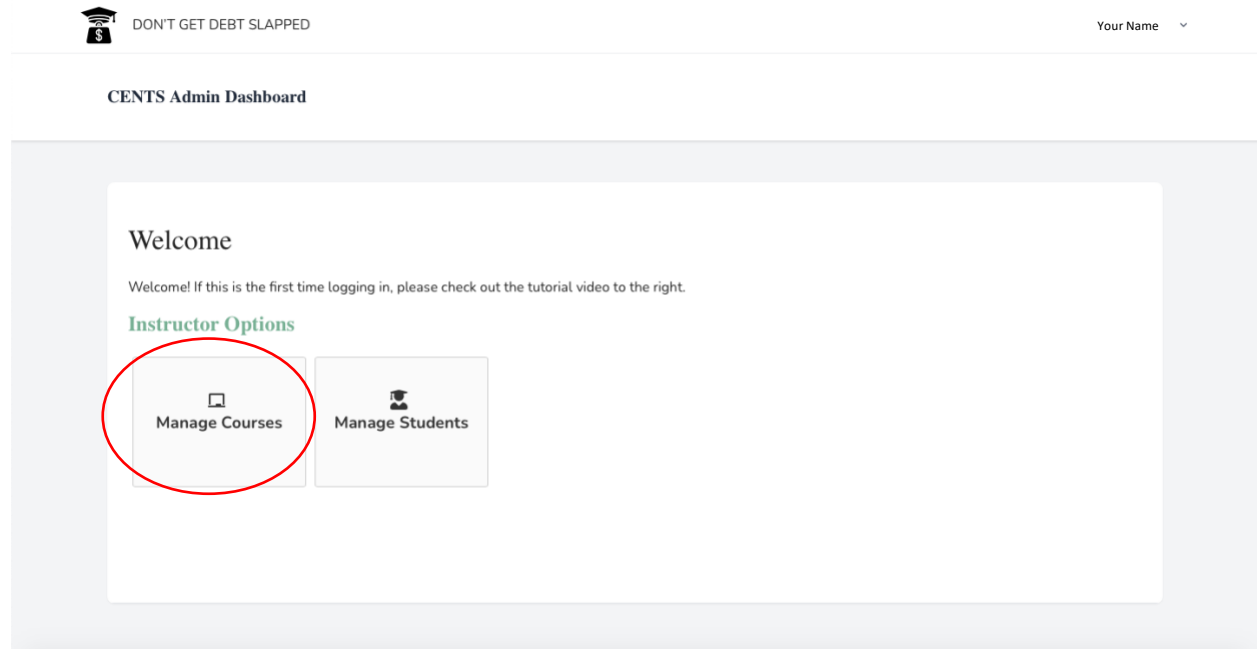
4. You will then see your new course listed with your other courses.

The screenshot shows a web interface for managing courses. At the top left, there is a link to 'Back to Dashboard'. Below it is the title 'Manage Courses' and a green 'Add Course' button. A search bar with the placeholder 'Search by Name' and a 'Search' button is present. The main content is a table with the following columns: Name, School, Instructor, and Registration Code. The table contains two rows of data. The first row has 'Course 1' in the Name column, 'Demo School District' in the School column, 'Your Name' in the Instructor column, and '27IKQG' in the Registration Code column. The second row has 'Demo Course' in the Name column, 'Demo School District' in the School column, 'Your Name' in the Instructor column, and '112ZHAX' in the Registration Code column. To the right of the table, there are two sets of buttons: 'Send Invite', 'Edit', and 'Delete' for each row. The 'Demo Course' text in the first column of the second row is circled in red.

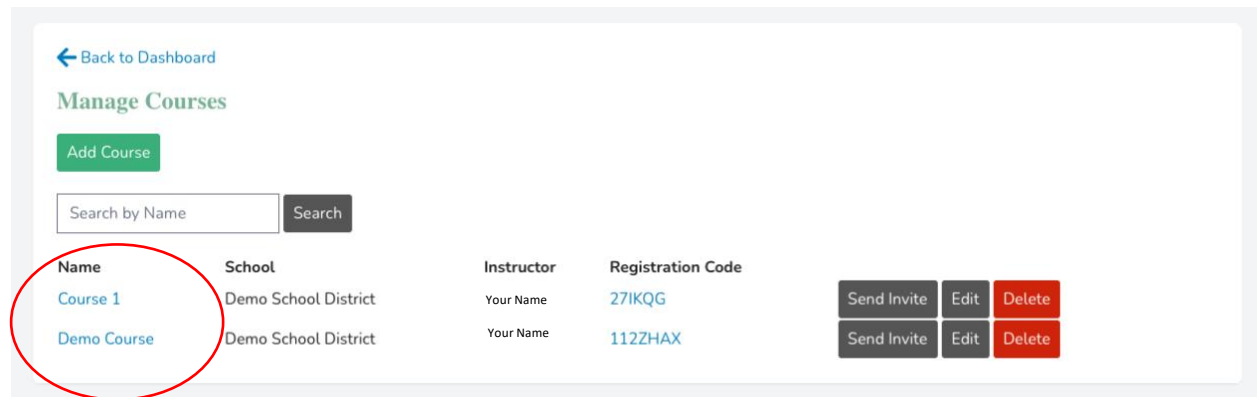
Name	School	Instructor	Registration Code	
Course 1	Demo School District	Your Name	27IKQG	Send Invite Edit Delete
Demo Course	Demo School District	Your Name	112ZHAX	Send Invite Edit Delete

Managing Your Courses

1. Click on "Manage Courses."



2. Select the course you want to view.



3. Once you click on a course, you will be redirected to a landing page for that course.
 - a. Here, you can see a variety of information:
 - i. Number of students
 - ii. Average scores for the assessments and questions throughout the course
 - iii. Enrolled students and their status/progress, scores, etc.

4. On the main “Manage Courses” page, you have a few options, as well.
 - a. Click “Send Invite” to invite students to join a course.
 - b. Click “Edit” to edit a course name.
 - c. Click “Delete” to delete a course.

The screenshot shows the 'Manage Courses' interface. At the top left, there is a link '← Back to Dashboard'. Below it is the title 'Manage Courses' and a green 'Add Course' button. A search bar with the placeholder 'Search by Name' and a 'Search' button is present. The main content is a table with the following data:

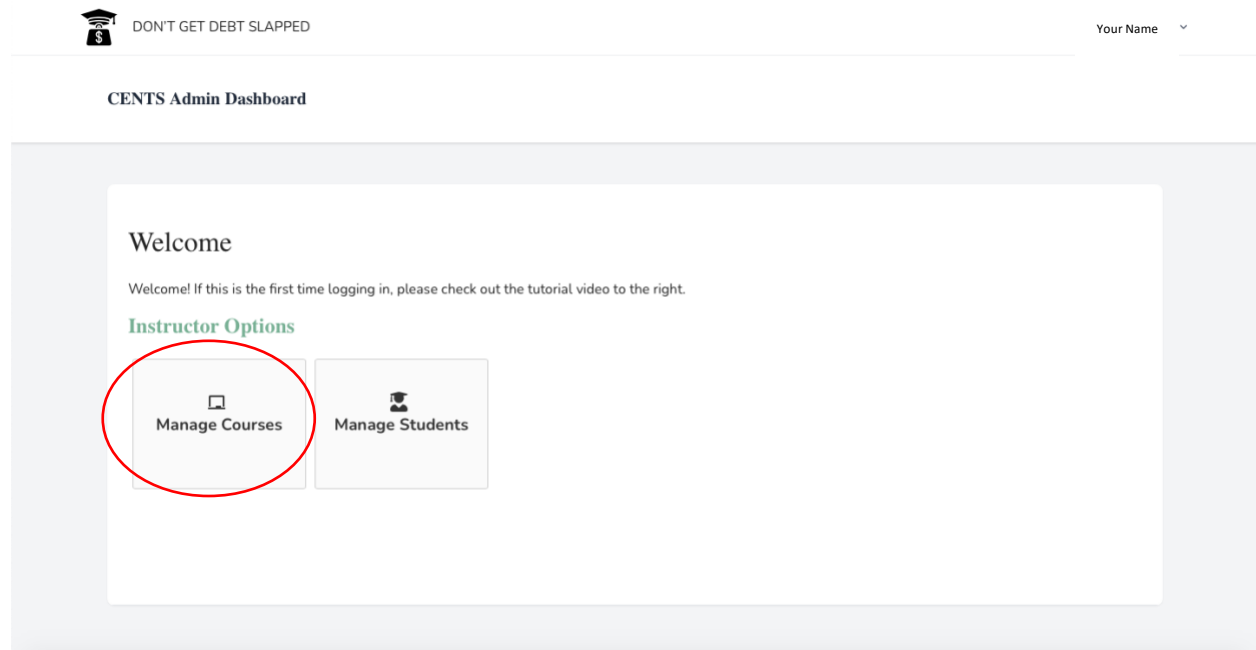
Name	School	Instructor	Registration Code	
Course 1	Demo School District	Your Name	27IKQG	Send Invite Edit Delete
Demo Course	Demo School District	Your Name	112ZHAX	Send Invite Edit Delete

The 'Send Invite', 'Edit', and 'Delete' buttons for the second row are circled in red.

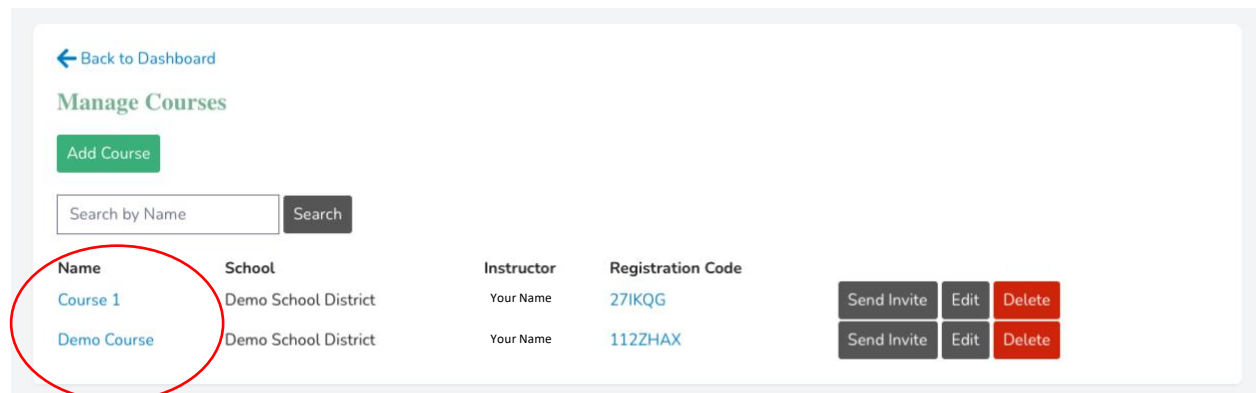
Accessing Average Scores

You can access averages for the questions throughout the lessons. These averages will show you the average score among your students enrolled in the course. Follow the steps below to access these averages.

1. Click on “Manage Courses.”



2. Select the course you want to view.

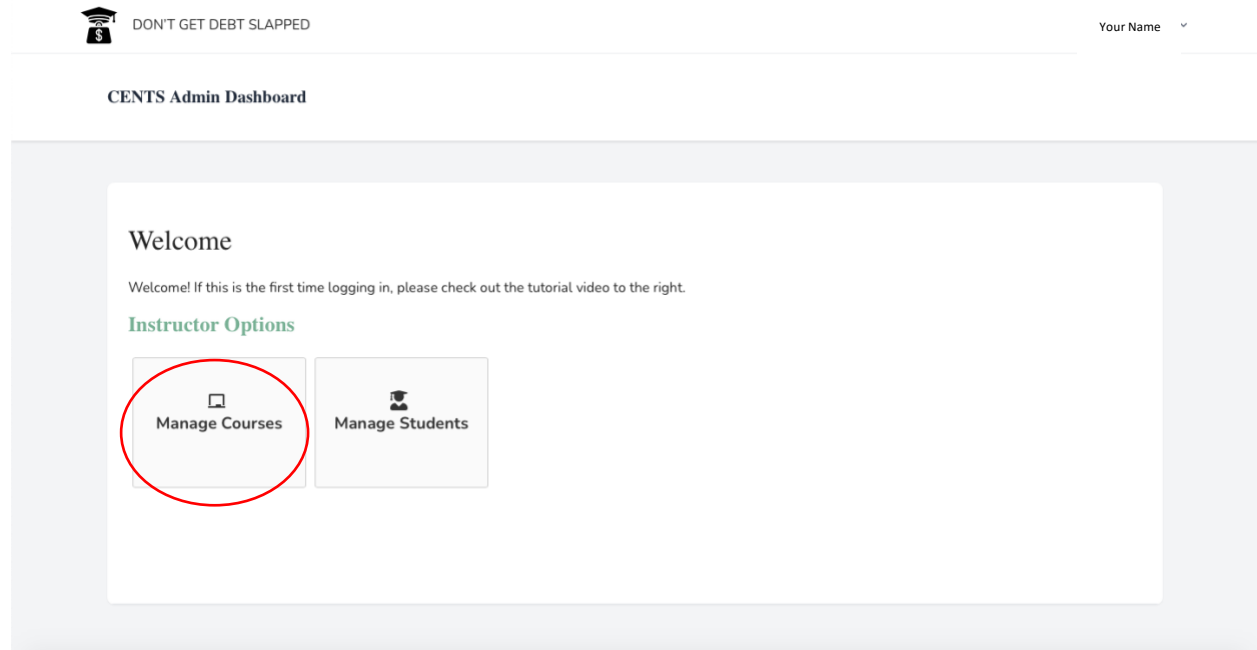


3. Once you click on a course, you will be redirected to a landing page for that course.
 - a. Here, you can see the average scores.
 - b. You can also download a report version of the average scores.

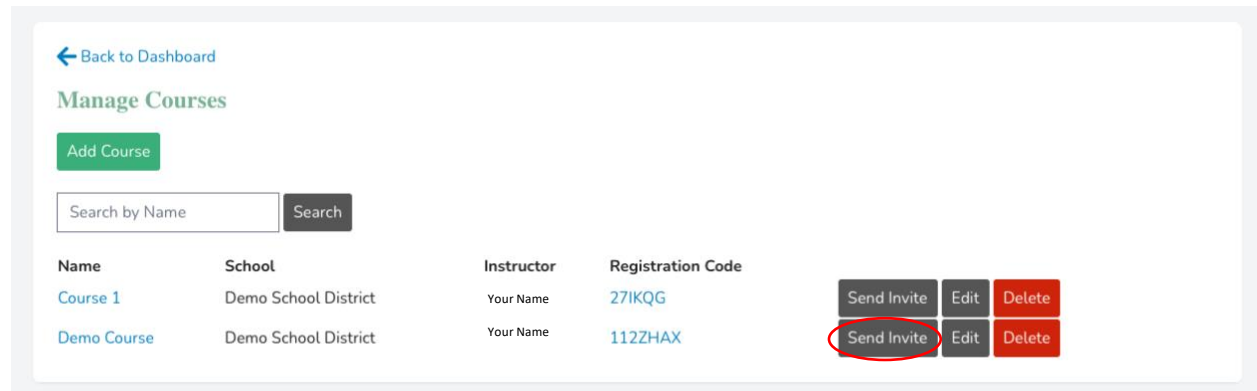
Inviting Students to Join a Course

There are two ways to invite students to join a course: (1) send them an email invite and have them create their accounts OR (2) manually add them to a course by creating usernames and passwords for all students.

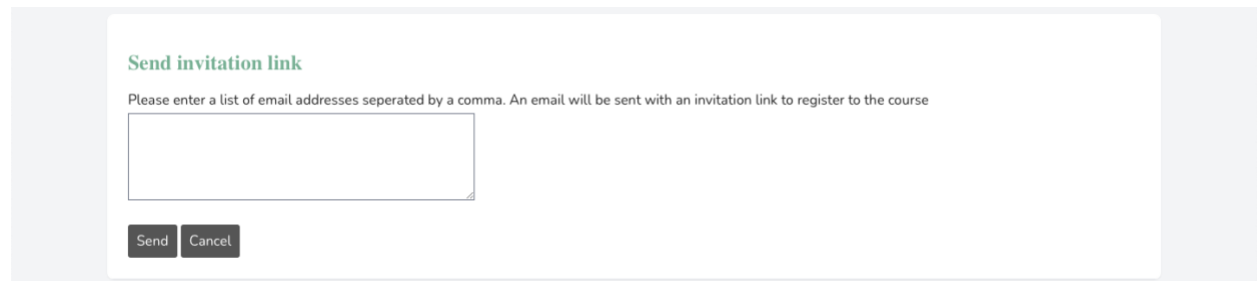
1. Invite students through email:
 - a. Click on “Manage Courses.”



- b. Next to the correct course, select “Send Invite.”



- c. Enter students’ email addresses (separated by a comma). Then, click “Send.”



- d. Students will receive an email with registration instructions. They will be asked to create a username/password and then can login using this link:
<https://student.debtslapped.org/login>.

Course Invitation

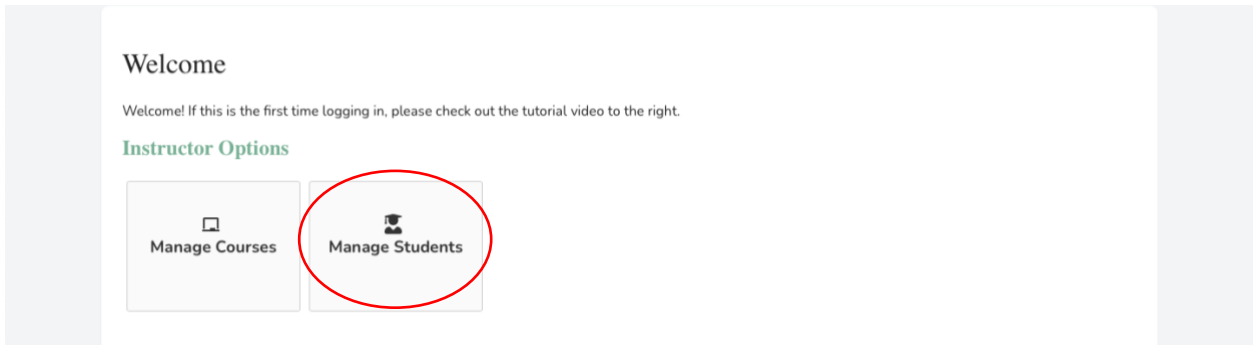
You have been invited to the Debt-Slapped, Paying for Higher Education program. Please use the link below to register. The registration code for the course is **27IKQG**.

[Click here to register](#)

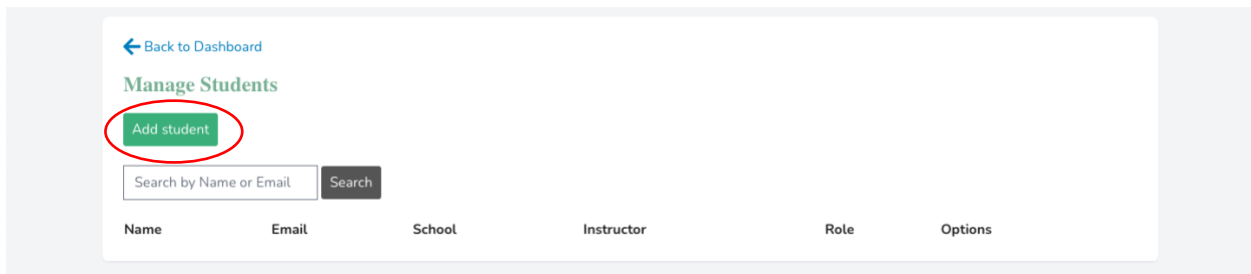
If you have any questions, please reach out to your instructor.

Thank you

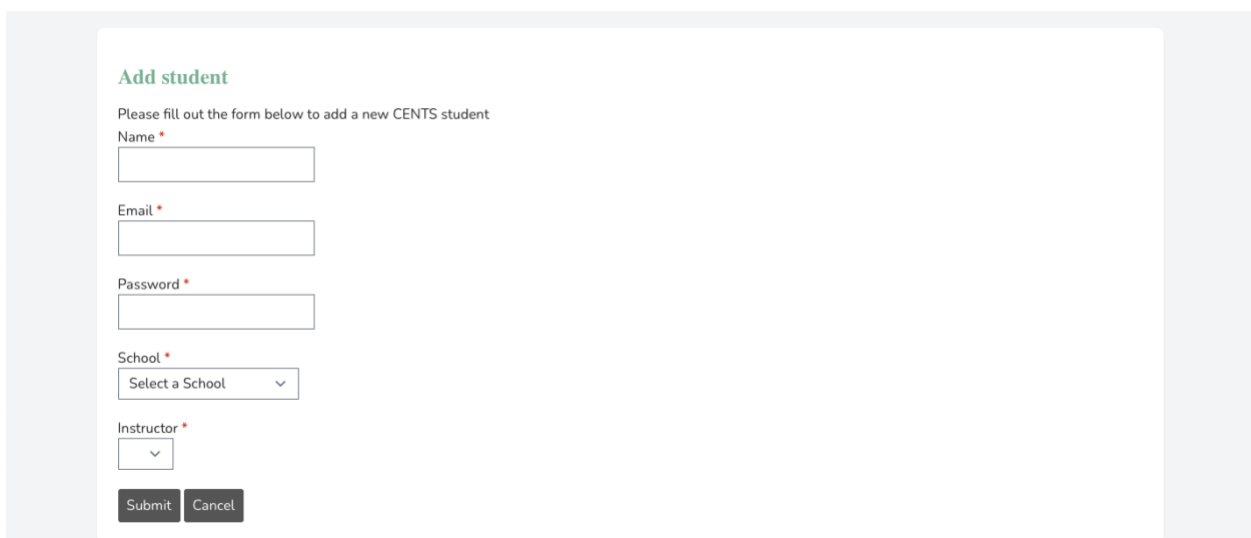
2. Manually add students:
a. Click on “Manage Students.”



- b. Click on “Add student.”

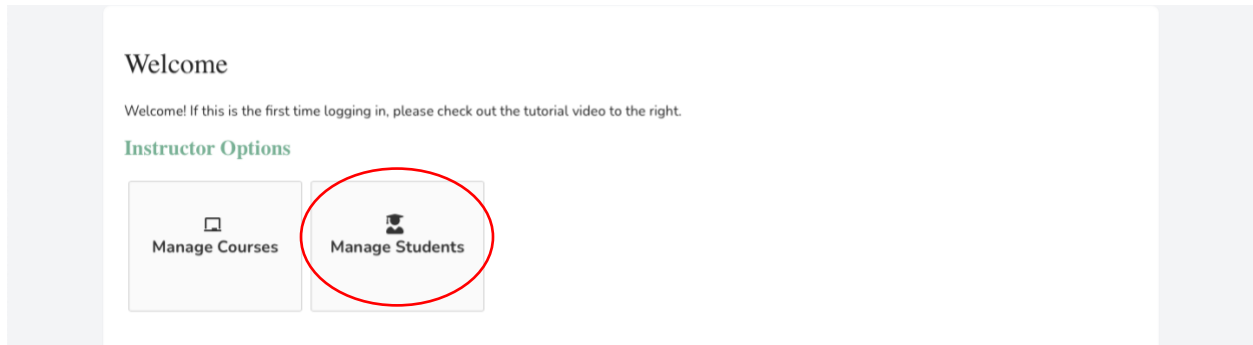


- c. Add a student’s information. Then, click “Submit.”

A screenshot of the "Add student" form. The title is "Add student" in green. Below it is the instruction "Please fill out the form below to add a new CENTS student". The form has five input fields: "Name *", "Email *", "Password *", "School *", and "Instructor *". The "School" and "Instructor" fields are dropdown menus. At the bottom of the form are two buttons: "Submit" and "Cancel".

Editing Student Information

1. Once students have enrolled in a course, you can edit certain information about them.
2. Click on “Manage Students.”



3. Click on “Edit” next to a student’s name.

Name	Email	School	Instructor	Role	Options
Demo Student	demo@student.com	Demo School District	Demo Instructor	student	Edit Change PW Delete

4. You can then edit a student’s name, email, school, instructor, and/or course the student is enrolled in.

Edit student

Please fill out the form below to add a new CENTS student

Name *

Email *

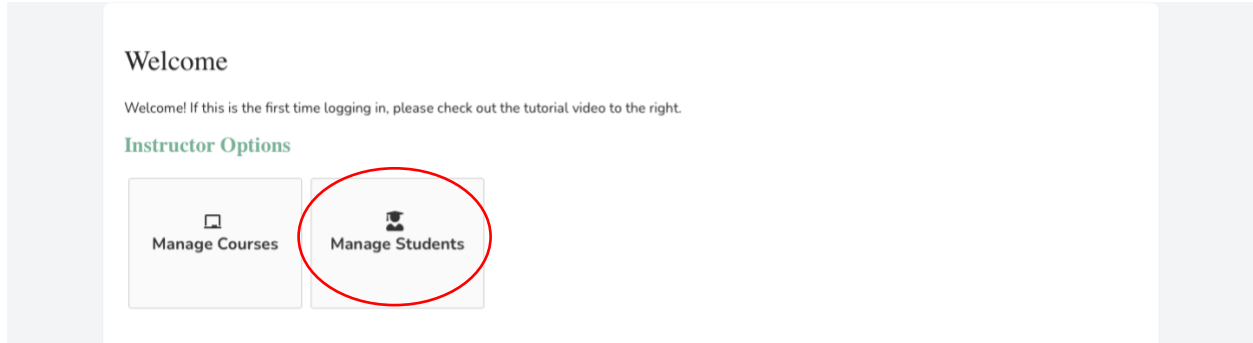
School *

Instructor *

Course *

Changing Students' Passwords

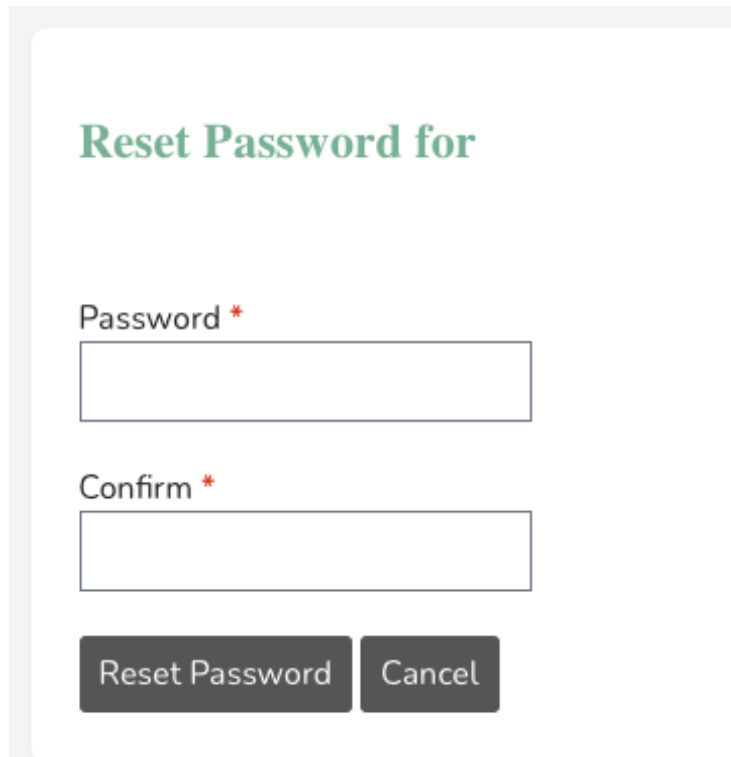
1. As a teacher, you have the ability to change students' passwords. Students can also change their passwords from their accounts (*see Student Guide below*).
2. Click on "Manage Students."



3. Click on "Change PW" next to the student's name.

Name	Email	School	Instructor	Role	Options
Demo Student	demo@student.com	Demo School District	Demo Instructor	student	Edit Change PW Delete

4. You can then reset the student's password.

A screenshot of a form titled "Reset Password for". It has two input fields: "Password *" and "Confirm *". Below the fields are two buttons: "Reset Password" and "Cancel".

Changing Your Password

1. Click on the downward arrow next to your name in the upper right-hand corner. Then, click “Reset Password.”
2. Change your password. Then, click “Reset Password.”

The screenshot shows the CENTS Admin Dashboard. In the top right corner, there is a user profile dropdown menu with the text "Your Name" and a downward arrow. The "Reset Password" option is circled in red. Below the dashboard header, the "Reset Password" form is displayed. The form includes a title "Reset Password", instructions, a tip, and two input fields labeled "Password" and "Confirm", both with red asterisks. The "Reset Password" and "Cancel" buttons are also circled in red.

DON'T GET DEBT SLAPPED

CENTS Admin Dashboard

Your Name

Reset Password

Logout

Reset Password

Please fill out the form below to reset your password. Make sure you use a strong password that is at least 8 characters long and that is a mix of upper and lowercase letters, numbers, and characters.

Tip: Use a quick phrase for the password. Example: "MaryHadalittleLamb06%"

Reset Password

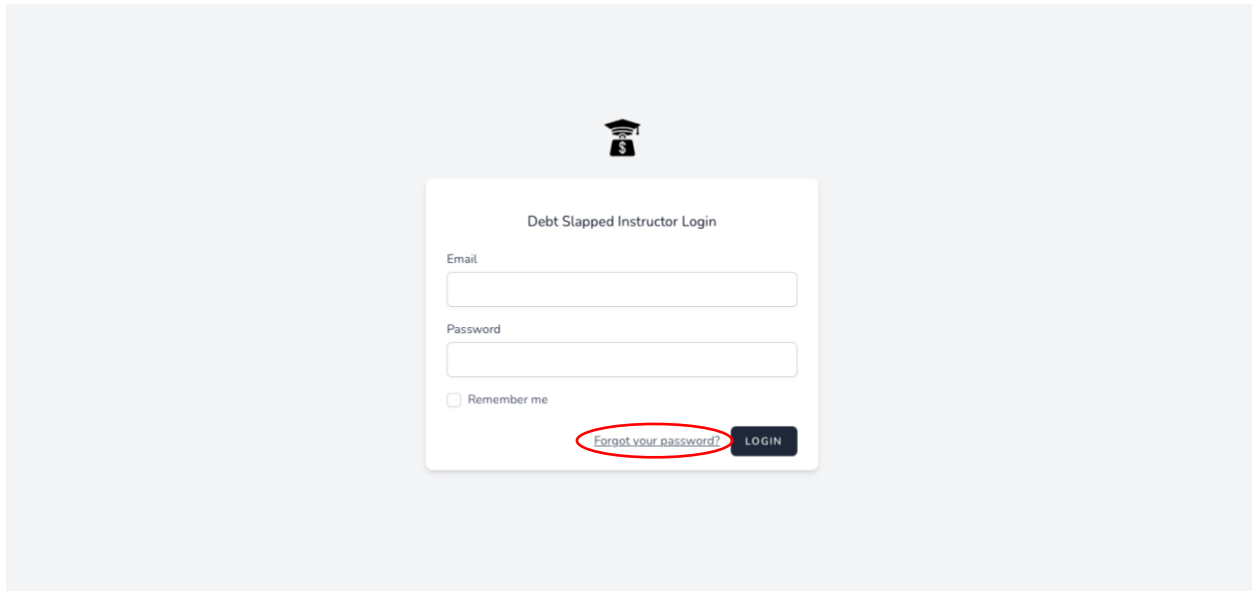
Password *

Confirm *

Reset Password Cancel

Forgotten Password

1. On the log-in page, click “Forgot your password?”



Debt Slapped Instructor Login

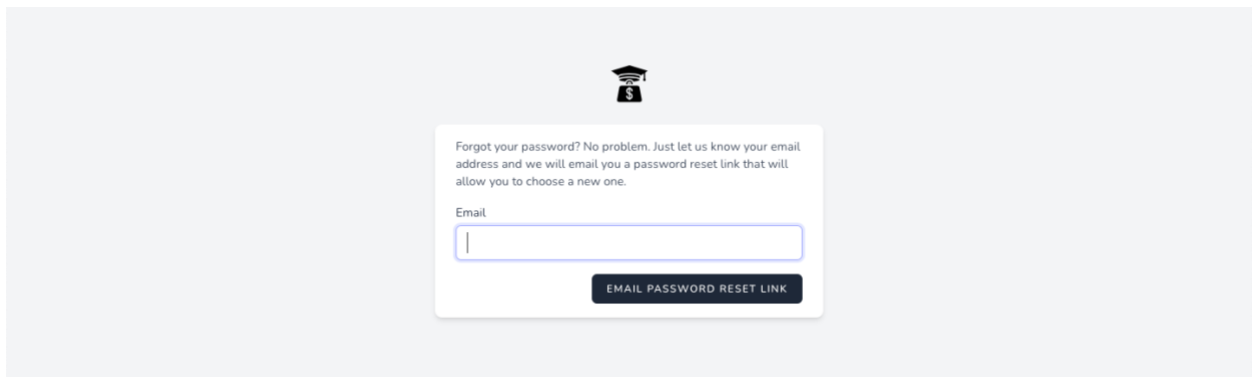
Email

Password

Remember me

[Forgot your password?](#) LOGIN

2. Enter your email address. You will be sent a link to reset your password.



Forgot your password? No problem. Just let us know your email address and we will email you a password reset link that will allow you to choose a new one.

Email

EMAIL PASSWORD RESET LINK

Student Guide

The following information serves two purposes: (1) to help you answer students' questions and (2) to show you what your students will see, as their access to the curriculum is a bit different than yours.

Registering for the Course

1. If you decide to invite your students to join the course via email, rather than by manually adding them to the course, each student will need to follow these steps.
2. Have the students click on the "Click here to register" button in the email message from CENTS.

Course Invitation

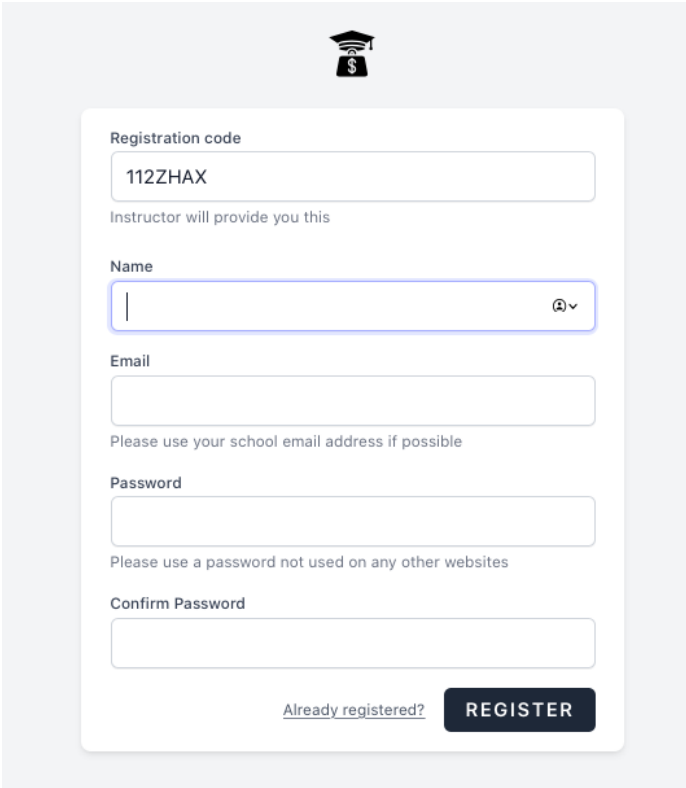
You have been invited to the Debt-Slapped, Paying for Higher Education program. Please use the link below to register. The registration code for the course is **112ZHAX**

[Click here to register](#)

If you have any questions, please reach out to your instructor.

Thank you

3. Have the students fill out the registration information (name, email, and password).

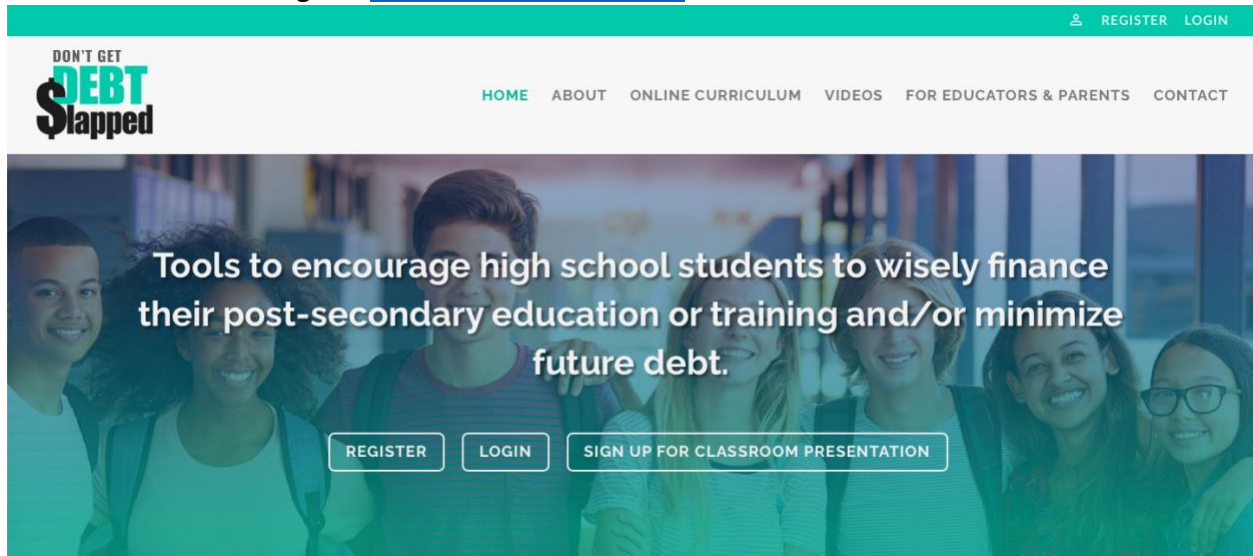


The registration form is displayed on a light gray background. At the top center is a black icon of a graduation cap with a dollar sign inside. Below the icon is a white registration form with a thin gray border. The form contains the following fields and text:

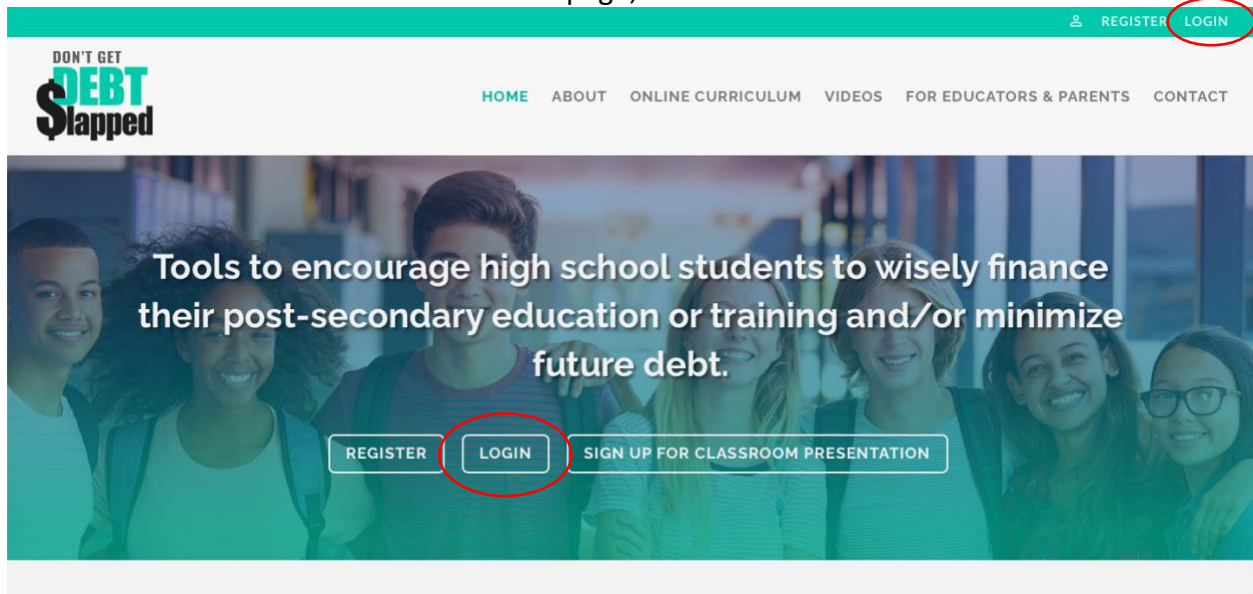
- Registration code**: A text input field containing "112ZHAX".
- Instructor will provide you this**: Text centered below the registration code field.
- Name**: A text input field with a blue border and a small user icon with a dropdown arrow on the right.
- Email**: A text input field.
- Please use your school email address if possible**: Text centered below the email field.
- Password**: A text input field.
- Please use a password not used on any other websites**: Text centered below the password field.
- Confirm Password**: A text input field.
- Already registered?**: A link centered below the confirm password field.
- REGISTER**: A dark blue button with white text, located to the right of the "Already registered?" link.

General Log-in Information

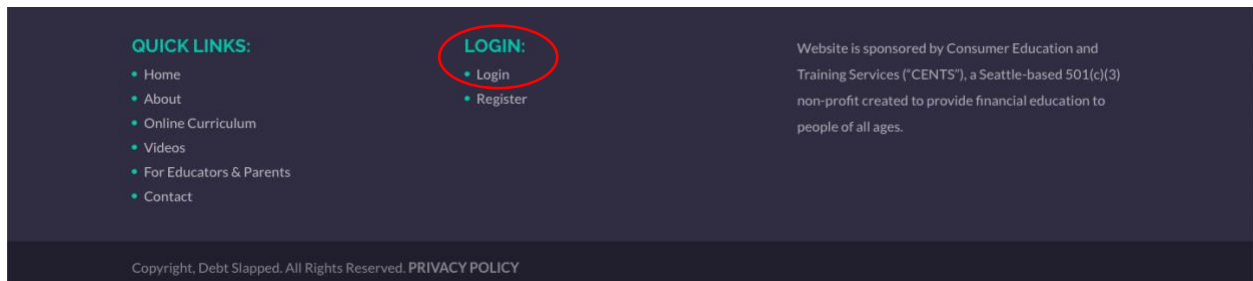
1. Have students go to <https://debtslapped.org>.



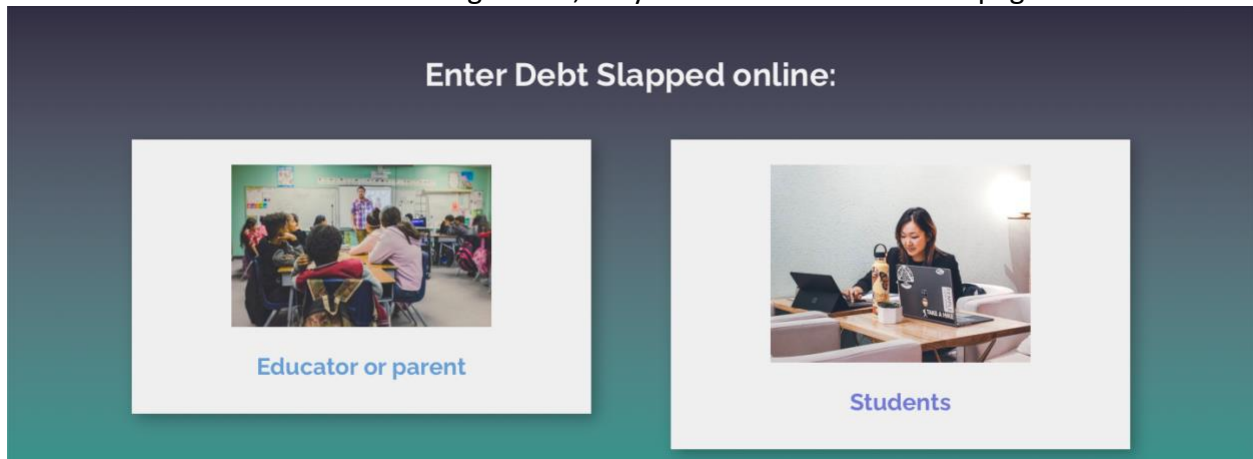
2. Students should click on one of the “Login” links. “Login” links are in three places:
 - a. Upper right hand corner of the website homepage;
 - b. Middle of the website homepage; or



- c. Footer at the bottom of the website.



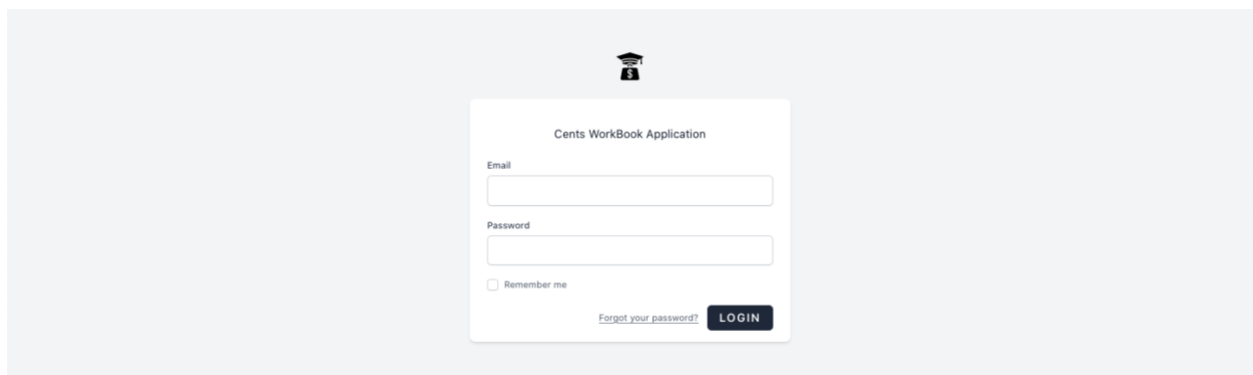
3. Once students click on a “Login” link, they will be redirected to this page:



4. Click on “Students.”

5. They will then be redirected to the general Debt Slapped login page.

6. Have students log in using their email and password.



7. They will then be taken to the home screen, as shown below.

Status: Completed

Lessons

- Lesson 1 - Introduction and Part 1 of Debt Slapped Video
- Lesson 2 - Parts 2, 3 and 4 of Debt Slapped Video
- Lesson 3 - Career Income Lifestyle
- Lesson 4 - Vital Research
- Lesson 5 - Borrowing Fundamentals
- Lesson 6 - Interested in Interest
- Lesson 7 - Borrowing Mindsets
- Lesson 8 - Student Loan Specifics
- Lesson 9 - Supplement FAFSA
- Lesson 10 - Conclusion

Accessing the Lessons

1. From the main page, have students click on the Lesson you want them to view.

Status: Completed

Lessons

- Lesson 1 - Introduction and Part 1 of Debt Slapped Video
- Lesson 2 - Parts 2, 3 and 4 of Debt Slapped Video
- Lesson 3 - Career Income Lifestyle
- Lesson 4 - Vital Research
- Lesson 5 - Borrowing Fundamentals
- Lesson 6 - Interested in Interest
- Lesson 7 - Borrowing Mindsets
- Lesson 8 - Student Loan Specifics
- Lesson 9 - Supplement FAFSA
- Lesson 10 - Conclusion

2. Once students are in a Lesson, they can click on the three lines in the upper left corner to go to a different Lesson or to return to the main dashboard page.



DON'T GET
DEBT SLAPPED

Lesson 1 : Introduction and Part 1 of Debt Slapped Video

Lesson 1

Learning Outcomes

TIME REQUIRED: 40-50 MINUTES

After this 50-minute lesson, you will be able to:

- See how higher education helps you.
- Do you have a thinking trap?
- Learn about borrowing money and loans.

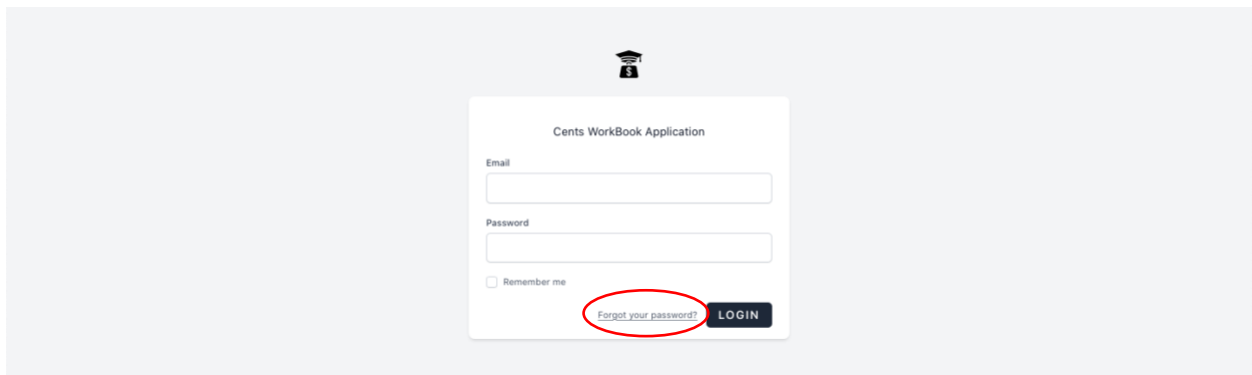
Changing Student Password

1. Students can change their password on their own whenever they want to.
 - a. NOTE: *The instructions you are reading right now show students how to change their passwords from their accounts.* However, as the teacher, you also have the ability to change any student's password from your account. See "Changing Students' Passwords" above for instructions on how to do this.
2. From the main homepage, have students click on their names in the upper right corner.
3. Then, have them click "Change password."

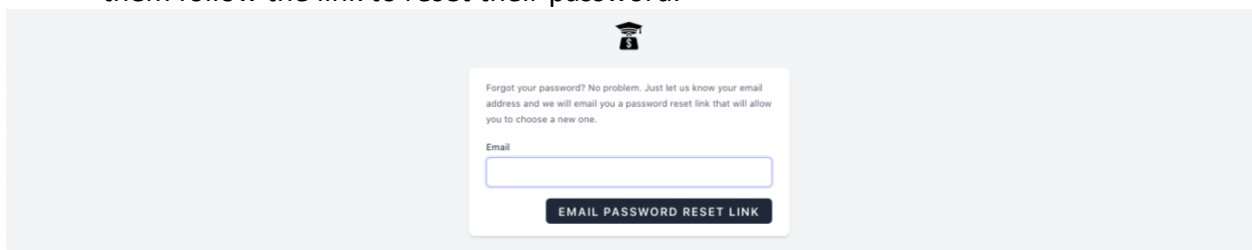


Forgotten Student Password

1. If students forget their passwords, they can reset them.
2. On the log-in screen, have them click "Forgot your password?"



3. Students can then enter their email addresses to be sent a password reset link. Have them follow the link to reset their password.



Washington Financial Literacy Standards

The *Don't Get Debt Slapped* curriculum aligns with the Financial Education K-12 Learning Standards. Below is a list (organized by lesson) of the standards that align with each specific lesson.

Lesson 1

Credit and Debt 9.CD

Analyze the costs and benefits of various types of credit.

1. Identify various types of student loans (public and private) as a means of paying for postsecondary education.
2. Identify alternatives to loans as a means of paying for postsecondary education.

Employment and Income 9.EI

Explore job and career options.

1. Explore a career plan that aligns with personal interests, financial goals, and desired lifestyle.
3. Compare how employment opportunities vary across educational levels.

Financial Decision-Making 9.FD

Recognize the responsibilities associated with personal financial decisions.

3. Consider how personal financial decisions might affect an individual.

Credit and Debt 10.CD

Analyze the costs and benefits of various types of credit.

2. Compare various types of student loans (public and private) as a means of paying for postsecondary education.
3. Explore alternatives to loans such as educational laddering opportunities as a means of paying for postsecondary education.

Credit and Debt 11.CD

Analyze the costs and benefits of various types of credit.

4. Identify loan options for paying for a major purchase.
5. Investigate alternatives to loans as a means of paying for postsecondary education, including scholarships and grants.
6. Analyze the costs, benefits, and impact of investment in post-high school education by career option.
18. Investigate how student loan obligations differ from other kinds of debt.

Spending and Saving 11.SS

Apply consumer skills to spending and saving decisions.

8. Demonstrate how to use comparison shopping skills to buy or finance a major purchase.
9. Compare the cost of expenses associated with a postsecondary education at three institutions.

Employment and Income 11.EI**Explore job and career options.**

1. Analyze how economic and other conditions can affect income and career opportunities and the need for lifelong training and education.

Credit and Debt 12.CD**Analyze the costs and benefits of various types of credit.**

5. Compare alternatives to loans as a means of paying for postsecondary education.

6. Predict the potential consequences of deferred payment of student loans.

Apply strategies to avoid or correct debt management problems.

21. Investigate how student loan obligations differ from other kinds of debt.

Spending and Saving 12.SS**Apply consumer skills to spending and saving decisions.**

12. Demonstrate how to use comparison shopping skills to buy or finance a major purchase.

Lesson 2

Credit and Debt 9.CD

Analyze the costs and benefits of various types of credit.

1. Identify various types of student loans (public and private) as a means of paying for postsecondary education.
2. Identify alternatives to loans as a means of paying for postsecondary education.

Credit and Debt 10.CD

Analyze the costs and benefits of various types of credit.

2. Compare various types of student loans (public and private) as a means of paying for postsecondary education.
3. Explore alternatives to loans such as educational laddering opportunities as a means of paying for postsecondary education.

Credit and Debt 12.CD

Analyze the costs and benefits of various types of credit.

6. Predict the potential consequences of deferred payment of student loans.

Apply strategies to avoid or correct debt management problems.

21. Investigate how student loan obligations differ from other kinds of debt.

Lesson 3

Credit and Debt 9.CD

Analyze the costs and benefits of various types of credit.

1. Identify various types of student loans (public and private) as a means of paying for postsecondary education.
2. Identify alternatives to loans as a means of paying for postsecondary education.

Spending and Saving 9.SS

Develop a plan for spending and saving.

1. Use a plan to manage spending and achieve financial goals.

Apply consumer skills to spending and saving decisions.

8. Research the cost of expenses associated with postsecondary education.

Employment and Income 9.EI

Explore job and career options.

1. Explore a career plan that aligns with personal interests, financial goals, and desired lifestyle.
3. Compare how employment opportunities vary across educational levels.
6. Analyze the costs, benefits, and impact of investment in postsecondary education by career option.

Financial Decision-Making 9.FD

Recognize the responsibilities associated with personal financial decisions.

1. Identify how individual responsibility for financial well-being will change over a lifetime with changing life circumstances.
2. Identify ways that financial responsibility is different for individuals with and without dependents.
3. Consider how personal financial decisions might affect an individual.

Credit and Debt 10.CD

Analyze the costs and benefits of various types of credit.

2. Compare various types of student loans (public and private) as a means of paying for postsecondary education.
3. Explore alternatives to loans such as educational laddering opportunities as a means of paying for postsecondary education.

Spending and Saving 10.SS

Develop a plan for spending and saving.

1. Create a plan to manage spending and achieve financial goals.

Employment and Income 10.EI

Explore job and career options.

2. Outline a career plan that aligns with personal interests, financial goals, and desired lifestyle. Analyze factors that affect net income.
6. Differentiate between gross, net, and taxable income.

Financial Decision-Making 10.FD

Recognize the responsibilities associated with personal financial decisions.

1. Predict how individual responsibility for financial well-being will change over a lifetime with changing life circumstances.
2. Compare how financial responsibility is different for individuals with and without dependents.
3. Consider how personal financial decisions might affect family members.
4. Consider different definitions of wealth based on personal values, priorities, and goals.

Use reliable resources when making financial decisions.

5. Evaluate whether financial information is objective, accurate, and current.

Credit and Debt 11.CD

Analyze the costs and benefits of various types of credit.

4. Identify loan options for paying for a major purchase.
5. Investigate alternatives to loans as a means of paying for postsecondary education, including scholarships and grants.
6. Analyze the costs, benefits, and impact of investment in post-high school education by career option.
18. Investigate how student loan obligations differ from other kinds of debt.

Financial Decision-Making 11.FD

Recognize the responsibilities associated with personal financial decisions.

1. Discuss how individual responsibility for financial well-being will change over a lifetime with changing life circumstances.
2. Develop a definition of wealth based on personal values, priorities, and goals.

Credit and Debt 12.CD

Analyze the costs and benefits of various types of credit.

6. Predict the potential consequences of deferred payment of student loans.

Apply strategies to avoid or correct debt management problems.

21. Investigate how student loan obligations differ from other kinds of debt.

Spending and Saving 12.SS

Apply consumer skills to spending and saving decisions.

12. Demonstrate how to use comparison shopping skills to buy or finance a major purchase.

Employment and Income 12.EI

Explore job and career options.

1. Revise a career plan that aligns with personal interests, financial goals, and desired lifestyle.

Lesson 4

Credit and Debt 9.CD

Analyze the costs and benefits of various types of credit.

1. Identify various types of student loans (public and private) as a means of paying for postsecondary education.
2. Identify alternatives to loans as a means of paying for postsecondary education.

Financial Decision-Making 9.FD

Recognize the responsibilities associated with personal financial decisions.

3. Consider how personal financial decisions might affect an individual.

Use reliable resources when making financial decisions.

4. List sources of financial information that are objective, accurate, and current.

Credit and Debt 10.CD

Analyze the costs and benefits of various types of credit.

2. Compare various types of student loans (public and private) as a means of paying for postsecondary education.
3. Explore alternatives to loans such as educational laddering opportunities as a means of paying for postsecondary education.

Spending and Saving 10.SS

Apply consumer skills to spending and saving decisions.

7. Demonstrate how to use comparison shopping skills to buy or finance a major purchase.
8. Research the cost of expenses associated with postsecondary education and the financial impact of dual-credit or technical training opportunities in high school.

Financial Decision-Making 10.FD

Use reliable resources when making financial decisions.

5. Evaluate whether financial information is objective, accurate, and current.

Credit and Debt 11.CD

Analyze the costs and benefits of various types of credit.

4. Identify loan options for paying for a major purchase.
5. Investigate alternatives to loans as a means of paying for postsecondary education, including scholarships and grants.
18. Investigate how student loan obligations differ from other kinds of debt.

Spending and Saving 11.SS

Apply consumer skills to spending and saving decisions.

8. Demonstrate how to use comparison shopping skills to buy or finance a major purchase.
9. Compare the cost of expenses associated with a postsecondary education at three institutions.

Financial Decision-Making 11.FD**Use reliable resources when making financial decisions.**

3. Evaluate whether financial information is objective, accurate, and current.

Credit and Debt 12.CD**Analyze the costs and benefits of various types of credit.**

5. Compare alternatives to loans as a means of paying for postsecondary education.

6. Predict the potential consequences of deferred payment of student loans.

Apply strategies to avoid or correct debt management problems.

21. Investigate how student loan obligations differ from other kinds of debt.

Spending and Saving 12.SS**Apply consumer skills to spending and saving decisions.**

12. Demonstrate how to use comparison shopping skills to buy or finance a major purchase.

Lesson 5

Credit and Debt 9.CD

Analyze the costs and benefits of various types of credit.

1. Identify various types of student loans (public and private) as a means of paying for postsecondary education.
2. Identify alternatives to loans as a means of paying for postsecondary education.

Financial Decision-Making 9.FD

Recognize the responsibilities associated with personal financial decisions.

3. Consider how personal financial decisions might affect an individual.

Use reliable resources when making financial decisions.

4. List sources of financial information that are objective, accurate, and current.

Credit and Debt 10.CD

Analyze the costs and benefits of various types of credit.

2. Compare various types of student loans (public and private) as a means of paying for postsecondary education.
3. Explore alternatives to loans such as educational laddering opportunities as a means of paying for postsecondary education.

Spending and Saving 10.SS

Develop a plan for spending and saving.

1. Create a plan to manage spending and achieve financial goals.

Apply consumer skills to spending and saving decisions.

7. Demonstrate how to use comparison shopping skills to buy or finance a major purchase.
8. Research the cost of expenses associated with postsecondary education and the financial impact of dual-credit or technical training opportunities in high school.

Financial Decision-Making 10.FD

Use reliable resources when making financial decisions.

5. Evaluate whether financial information is objective, accurate, and current.

Credit and Debt 11.CD

Analyze the costs and benefits of various types of credit.

18. Investigate how student loan obligations differ from other kinds of debt.

Spending and Saving 11.SS

Apply consumer skills to spending and saving decisions.

8. Demonstrate how to use comparison shopping skills to buy or finance a major purchase.
9. Compare the cost of expenses associated with a postsecondary education at three institutions.

Financial Decision-Making 11.FD**Use reliable resources when making financial decisions.**

3. Evaluate whether financial information is objective, accurate, and current.

Credit and Debt 12.CD**Analyze the costs and benefits of various types of credit.**

5. Compare alternatives to loans as a means of paying for postsecondary education.

6. Predict the potential consequences of deferred payment of student loans.

Apply strategies to avoid or correct debt management problems.

21. Investigate how student loan obligations differ from other kinds of debt.

Spending and Saving 12.SS**Apply consumer skills to spending and saving decisions.**

12. Demonstrate how to use comparison shopping skills to buy or finance a major purchase.

Financial Decision-Making 12.FD**Analyze the requirements of contractual obligations.**

14. Compare the terms of a credit card or other loan agreement.

Lesson 6

Credit and Debt 9.CD

Analyze the costs and benefits of various types of credit.

1. Identify various types of student loans (public and private) as a means of paying for postsecondary education.
2. Identify alternatives to loans as a means of paying for postsecondary education.

Spending and Saving 9.SS

Develop a plan for spending and saving.

1. Use a plan to manage spending and achieve financial goals.

Apply consumer skills to spending and saving decisions.

8. Demonstrate how to use comparison shopping skills to buy or finance a major purchase.

Credit and Debt 10.CD

Analyze the costs and benefits of various types of credit.

2. Compare various types of student loans (public and private) as a means of paying for postsecondary education.
3. Explore alternatives to loans such as educational laddering opportunities as a means of paying for postsecondary education.

Spending and Saving 10.SS

Develop a plan for spending and saving.

1. Create a plan to manage spending and achieve financial goals.

Apply consumer skills to spending and saving decisions.

7. Demonstrate how to use comparison shopping skills to buy or finance a major purchase.

Credit and Debt 11.CD

Analyze the costs and benefits of various types of credit.

18. Investigate how student loan obligations differ from other kinds of debt.

Spending and Saving 11.SS

Develop a plan for spending and saving.

3. Investigate changes in personal spending behavior that contribute to wealth building.

Apply consumer skills to spending and saving decisions.

8. Demonstrate how to use comparison shopping skills to buy or finance a major purchase.

Credit and Debt 12.CD

Analyze the costs and benefits of various types of credit.

4. Decide the most cost-effective loan option for paying for a car.
6. Predict the potential consequences of deferred payment of student loans.

Apply strategies to avoid or correct debt management problems.

20. Investigate the purpose of bankruptcy and its possible negative effects on assets, employability, and credit cost and availability.
21. Investigate how student loan obligations differ from other kinds of debt.

Spending and Saving 12.SS

Develop a plan for spending and saving.

2. Investigate changes in personal spending behavior that contribute to wealth building.

Apply consumer skills to spending and saving decisions.

12. Demonstrate how to use comparison shopping skills to buy or finance a major purchase.

Financial Decision-Making 12.FD

Make criterion-based financial decisions by systematically considering alternatives and consequences.

7. Analyze how sales and property taxes affect financial decisions, such as buying a car or a house.

Lesson 7

Credit and Debt 9.CD

Analyze the costs and benefits of various types of credit.

1. Identify various types of student loans (public and private) as a means of paying for postsecondary education.
2. Identify alternatives to loans as a means of paying for postsecondary education.

Financial Decision-Making 9.FD

Recognize the responsibilities associated with personal financial decisions.

3. Consider how personal financial decisions might affect an individual.

Use reliable resources when making financial decisions.

4. List sources of financial information that are objective, accurate, and current.

Credit and Debt 10.CD

Analyze the costs and benefits of various types of credit.

2. Compare various types of student loans (public and private) as a means of paying for postsecondary education.
3. Explore alternatives to loans such as educational laddering opportunities as a means of paying for postsecondary education.

Financial Decision-Making 10.FD

Use reliable resources when making financial decisions.

5. Evaluate whether financial information is objective, accurate, and current.

Spending and Saving 10.SS

Develop a plan for spending and saving.

1. Create a plan to manage spending and achieve financial goals.

Apply consumer skills to spending and saving decisions.

7. Demonstrate how to use comparison shopping skills to buy or finance a major purchase.
8. Research the cost of expenses associated with postsecondary education and the financial impact of dual-credit or technical training opportunities in high school.

Credit and Debt 11.CD

Analyze the costs and benefits of various types of credit.

18. Investigate how student loan obligations differ from other kinds of debt.

Financial Decision-Making 11.FD

Use reliable resources when making financial decisions.

3. Evaluate whether financial information is objective, accurate, and current.

Spending and Saving 11.SS**Apply consumer skills to spending and saving decisions.**

8. Demonstrate how to use comparison shopping skills to buy or finance a major purchase.
9. Compare the cost of expenses associated with a postsecondary education at three institutions.

Credit and Debt 12.CD**Analyze the costs and benefits of various types of credit.**

6. Predict the potential consequences of deferred payment of student loans.

Apply strategies to avoid or correct debt management problems.

21. Investigate how student loan obligations differ from other kinds of debt.

Financial Decision-Making 12.FD**Analyze the requirements of contractual obligations.**

14. Compare the terms of a credit card or other loan agreement.

Spending and Saving 12.SS**Apply consumer skills to spending and saving decisions.**

12. Demonstrate how to use comparison shopping skills to buy or finance a major purchase.

Lesson 8

Credit and Debt 9.CD

Analyze the costs and benefits of various types of credit.

1. Identify various types of student loans (public and private) as a means of paying for postsecondary education.
2. Identify alternatives to loans as a means of paying for postsecondary education.

Credit and Debt 10.CD

Analyze the costs and benefits of various types of credit.

2. Compare various types of student loans (public and private) as a means of paying for postsecondary education.
3. Explore alternatives to loans such as educational laddering opportunities as a means of paying for postsecondary education.

Credit and Debt 11.CD

Analyze the costs and benefits of various types of credit.

18. Investigate how student loan obligations differ from other kinds of debt.

Credit and Debt 12.CD

Analyze the costs and benefits of various types of credit.

6. Predict the potential consequences of deferred payment of student loans.
- #### **Apply strategies to avoid or correct debt management problems.**
21. Investigate how student loan obligations differ from other kinds of debt.

Questions?

If you have any questions, please email Tony Leahy at tony@centsprogram.org.