Title	onal Materials Evaluation	Criteria – Banking and Finance ISBN#	
Established Track Record? YES NO If yes, please list research source(s):			
Meets National Standards? YES NO			
Standard I: The student will und	erstand economics s it relate	s to the banking and financial industries.	
Objectives	Covered Yes/No	Comments on Coverage	Percentage of Coverage
Identify the various interest rates within the economy including: prime, discount, and fed. funds.			
Explain the concept of compound interest and the importance of time in accumulating wealth.			
Explain the risk/reward rule and identify potential exceptions and consequences as a result of understanding the rule.			
Discuss the time value of money and describe why \$1 today is worth more than \$1 at some point in the future.			
Describe the advantages and disadvantages of organizing a company as a corporation.			
Define inflation, deflation, recession, and their impact on the economy.			
Standard II: The student will un	derstand the structure of the		
1		Comments on Coverage	Percentage

Objectives	Covered Yes/No	of Coverage
Explain the process required to		
take a company public, and the		
risks involved with investing in an		
initial public offerings (IPO).		
Explain the role of the National		
Association of Securities Dealers		
(NASD) and the Securities and		
Exchange Commission (SEC), and		
their role in monitoring securities		
activities.		
Identify the various stock		
exchanges and the differences		
between them including: New York		
Stock Exchange (NYSE), American		
Stock Exchange (AMEX), National		
Association of Securities Dealers		
Automated Quotation system		
(NASDAQ), over-the-counter		
(OTC) and penny stocks, and		
regional exchanges.		
Explain the importance and role of		
various stock market tracking		
devices such as the Dow Jones		
Industrial Average (DJI), Standard		
and Poors 500 (S&P 500), etc.		
Explain the history of the ticker		
tape and the role it plays in today's		
securities markets.		
Identify the difference between full		
service and discount brokers, and		
describe the advantages and		
disadvantages of using one or the		
other.		
Define insider trading and explain		
the consequences for violators.		
Describe the process of executing a		

stock transaction including the role		
of the broker, trader, and		
specialist.		
Identify the difference between a		
bull and a bear market.		
Discuss the changes brought to the		
securities industry due to the rise in		
popularity and use of the Internet.		
Identify career opportunities in the		
securities industry.		

Standard III: The student will understand investing as it relates to valuing and selecting stocks.

Objectives	Covered Yes/No	Comments on Coverage	Percentage of Coverage
Describe the role and function of a			
financial advisor in assisting			
customers with investments, estate			
planning, insurance, taxes, etc.			
Discuss various measurements of			
valuing of a public company			
including: price earnings (PE)			
ratio, dividends, earnings per			
share, beta, etc.			
Describe what a common or			
preferred stock certificate			
represents and the effects of a stock			
split.			
Define margin and explain the			
effect it has upon investors who			
choose to use it.			
Define short selling and explain the			
effect it has upon investors who			
implement it.			
Explain supply and demand as it			
applies to the continually changing			
price of a particular stock.			

nderstand investing as it relat	es to mutual funds.	
Covered Yes/No	Comments on Coverage	Percentage of Coverage
		nderstand investing as it relates to mutual funds. Covered Yes/No Comments on Coverage

Objectives	Covered Yes/No	Comments on Coverage	Percentag of Coverage
Explain the inverse relationship of			
the value of Bonds to interest rates.			
Describe the characteristics of			
Corporate Bonds, Convertible			
Bonds, Treasury Bills and Bonds,			
Savings Bonds, and Municipal			
Bonds.			
Describe why Treasury Bills are			
the standard of low risk			
investments.			
Explain the reasons a company			
would issue Stocks (Equity) or			
Bonds (Debt) to raise needed funds.			
Discuss the role of the Federal			
Reserve in governing interest rates.			

Standard VI: The student will understand insurance, terminology within the industry, and various career opportunities available.

Objectives	Covered Yes/No	Comments on Coverage	Percentage of Coverage
Define insurance as it relates to the			
transfer of risk from one party to			
another.			
Describe the regulatory			
environment of the insurance			
industry, and explain the role of the			
State Insurance Commission.			
Describe the roles of various			
careers within the insurance			
industry including: agent, adjuster,			
underwriter, actuary, etc.			

Define Grace Period and explain		
the consequences of not renewing a		
policy.		
Define Premium.		
Identify career opportunities in the		
insurance industry.		
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Standard VII: The student will understand Property and Casualty Insurance from the perspective of a consumer as well as that of an agent.

Objectives	Covered Yes/No	Comments on Coverage	Percentage of Coverage
Explain the use of Riders and			
Endorsements on insurance policies			
to cover specific needs.			
Describe the characteristics of			
various automobile coverage			
including: Liability, Collision, and			
Comprehensive.			
Explain what the Deductible is on			
an insurance policy and describe			
the ability to alter premium rates			
by adjusting the amount of the			
deductible.			
Identify different types of			
insurance including: Disability,			
Auto, Health, Product Liability,			
Errors and Omissions, etc.			
Explain the breadth of coverage			
offered from a Homeowner's			
policy.			
Define Liability Limits on an			
automobile policy and explain the			
coverage format stated in terms			
such as 25/50/25.			
Explain the benefits of the Utah			

No-Fault requirement that all			
persons involved in a collision have			
minimum medical coverage of			
\$3,000 regardless of who was at			
fault in causing the collision.			
Standard VIII. The student wil	l understand Life Insura	ance from the perspective of a customer, as well as that	of an
		ance it out the perspective of a customer, as well as that	or un
agent.			
		T	D 4
			Percentage
Objectives	Covered Yes/No	Comments on Coverage	of
T1 4.6 41 1.66 1 4			Coverage
Identify the difference between			
Tax-free and Tax-deferred benefits			
as it applies to life insurance.			
Describe the benefits and			
restrictions of Term life insurance.			
Describe the characteristics of			
Whole life and Universal life			
insurance including: face amount,			
cash value, premium, etc.			
Explain the importance of choosing			
a financially stable company from			
which to buy life insurance.			
Explain the tax benefits of			
purchasing insurance annuities as			
an investment alternative.			
Standard IX: The student will u	understand Banking, ter	minology within the industry, and various career oppo	rtunities
available.	3 /		
			Percentage
Objectives	Covered Yes/No	Comments on Coverage	of
3.3002.103	00,0100 100,110	0011111011111 011 00 (011 00)	Coverage
Identify the difference between	l .		
Banks, Credit Unions, and Savings			
and Loans.			
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Explain the importance of insured		
deposits for Banks, Credit Unions,		
and Savings and Loans.		
Define who insures financial		
institutions' deposits (FDIC,		
NCUA, FSLIC) and the limits of		
those insured deposits.		
Describe how a financial institution		
makes their money and the role of		
savers and borrowers.		
Explain the role of the Federal		
Reserve in banking.		
Identify career opportunities in the		
banking industry.		

Standard X: The student will understand Banking as it relates to consumer.

Objectives	Covered Yes/No	Comments on Coverage	Percentage of Coverage
Discuss ways to establish and			
maintain a good credit rating.			
Describe the process of getting a			
loan and explain the requirements			
of most lending institutions before			
granting approval.			
Explain what collateral is and the			
importance of using it when getting			
a loan.			
Explain what a co-signer is, and the			
role they play in making a loan			
more secure.			
Describe the consequences of			
extending the loan life to achieve			
lower monthly payments and the			
time limits lending institutions have			
on various types of loans.			

Explain the consequences of		
borrowing money and describe the		
method in which interest is		
amortized over the life of the loan.		
Describe the debt income ratio,		
what it means, and the maximum		
range that most lending institutions		
will allow.		

Curriculum Cov	8				N/A
Content	Accurate information reflecting current knowledge.	Some inaccuracies found, however, information reflects current knowledge.	Many inaccuracies were found on concepts.	Major inaccuracies found in content or concepts.	
	No content bias.	No content bias.	Content bias created problems with concepts.		
Age Appropriate	A wide range of activities to accommodate various developmental levels at a	Some activities are adaptable to the appropriate age level.	Limited developmentally appropriate activities.	Age appropriate issues are not addressed.	
	reasonable pace and depth of coverage.	Some cross-curricular activities are given.	Prerequisite skills and prior knowledge are not sufficiently developed before more complex	Several activities are not based on appropriate levels.	
	Includes age appropriate cross- curricular references (e.g., literature, software, etc.)	Some attention given to prerequisite skills and knowledge.	concepts are introduced.		
	Content organized so prerequisite skills and knowledge are developed before more complex skills.				
Physical Qualitie	es .				N/A
Durability	Materials are securely bound and reinforced.	Materials are hardbound adequately.	Materials have secure binding.	Materials have inferior binding.	
Print Size and legibility for	Appropriate use of font size and format for intended grade level.	Font size adequate for intended grade level.	Font size and format too small or too large for age group.	Font size inconsistent.	
intended grade level	Key words or phrases bold faced and/or italicized.	Some key words or phrases boldfaced and/or italicized.	Highlighting was used too much, emphasized too much information.	No key words or phrases boldfaced or italicized.	
Pictures, tables, and graphics	Appropriate and varied pictures, tables, and graphs. Graphs and tables are correctly labeled (e.g., titles, keys, labels).	Limited pictures, tables, and graphs. Some tables and graphs are not labeled correctly.	Very limited pictures, tables, and graphs.	Inappropriate pictures, tables, and graphs.	
Includes table of content, glossaries, and index	Tables of contents, indices, glossaries, content summaries, and assessment guides are designed to help teachers, parents/guardians, and students.	Tables of contents, indices, glossaries, content summaries, and assessment guides are designed to help teachers, parents/guardians, and students, are adequate but not clearly defined concepts within the	Simple tables of contents, indices, glossaries, content summaries, and assessment guides are included.	Is missing one or more of the following: simple table of contents, glossaries, content summaries, assessment guides, or indices.	
	Clearly represents concepts within the text.	text.			

Technology					N/A
Ease of Use	Menus are easy to read and follow.	Menus are generally easy to read and follow.	Menus are easy to read. Might have to read manual to understand operation of technology. (e.g., laser remote, software.)	Menus are not very descriptive. Hard to follow.	
	User-friendly installation requires a minimal level of computer expertise.	Installation requires little computer expertise.	Installation requires some knowledge or expertise.	Installation requires expertise.	
	Manual and directions are understandable.	Manuals and directions are simple.	Manuals are included.	No manuals or written instructional materials are provided.	
Audio/Visual attributes	High quality audio and visuals are correct and contribute to overall effectiveness of program.	Audio and visuals are of good quality. Complements program effectiveness.	Audio and visuals are acceptable. Aligned with program content.	Audio and visual defects are apparent. Distracts from program content.	
	Information is current and up-to-date.	Information is current.	Information is mostly current.	Information is out-of-date.	
Enhances learning experience	Enhances learning experience. Adds depth and diversity.	Offers some additional depth and diversity to learning experience.	Mild impact to overall learning experience.	Does not impact learning experience.	
Universal Access	3				N/A
Content accurately reflects diverse population	Provides ways to adapt curriculum for all students (e.g., special needs, learning difficulties, English language learners, advanced learners.)	Provides some ways to adapt curriculum to meet assessed special needs.	Provides limited strategies to assist special needs students.	Inappropriate strategies to assist special needs students.	
	Accurate portrayal of cultural, racial, and religious diversity in society.	Mostly accurate portrayal of cultural, racial, and religious diversity in society.	Does not address diversity in society.	Inaccurate portrayal of diverse populations and society.	
Assessment	3	2	1	0	N/A
Provides a variety of assessment options	Multiple measurements of individual student progress at regular intervals ensuring success of all students.	Assessment requires students to apply some concepts.	Assessment requires students to apply few concepts.	Provides only paper and pencil assessment.	