**Ideas for Life Skills**

**Personal Financial Literacy:**

* Earning an income
* Understanding state and federal taxes
* Banking and financial services
* Balancing a checkbook
* Savings and investing
* Planning for retirement
* Understanding loans and borrowing money
* Understanding interest, credit card debt and online commerce
* Identity fraud and theft
* Rights and responsibilities of renting or buying a home
* Understanding insurance
* Understanding the financial impact and consequences of gambling
* Bankruptcy
* Charitable giving

*Resources and standards have come from the Education Dept. of Indiana, Education Dept. of Georgia, the American Association of Family and Consumer Sciences, the American Red Cross, Josephson Institute, and UCLA.*