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Common Core State Standards for Literacy in History/Social Studies, Science and Technical Subjects


Each of the following anchor standards for reading which is aligned with Personal Finance Trivia Challenge has been marked with a **red arrow**. On pages 3 and 4 you will find sample questions used in the program to exemplify how the content aligns with the anchor standards.

College and Career Readiness Anchor Standards for Reading


Key Ideas and Details

-  1. Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.
- 2. Determine central ideas or themes of a text and analyze their development; summarize the key supporting details and ideas.
- 3. Analyze how and why individuals, events, or ideas develop and interact over the course of a text.


Craft and Structure

-  4. Interpret words and phrases as they are used in a text, including determining technical, connotative, and figurative meanings, and analyze how specific word choices shape meaning or tone.
- 5. Analyze the structure of texts, including how specific sentences, paragraphs, and larger portions of the text (e.g., a section, chapter, scene, or stanza) relate to each other and the whole.
- 6. Assess how point of view or purpose shapes the content and style of a text.

Integration of Knowledge and Ideas

- 7. Integrate and evaluate content presented in diverse formats and media, including visually and quantitatively, as well as in words.
-  8. Delineate and evaluate the argument and specific claims in a text, including the validity of the reasoning as well as the relevance and sufficiency of the evidence.
- 9. Analyze how two or more texts address similar themes or topics in order to build knowledge or to compare the approaches the authors take.

Range of Reading and Level of Text Complexity

-  10. Read and comprehend complex literary and informational texts independently and proficiently.

Category 1: Money

- A check must be signed.
- Our newest large portrait currency includes a portrait within an oval frame.
- Your monthly account statement will show all the checks you wrote during the month.
- A bank can pay interest on the balance in a checking account.
- All of our currency includes the portrait of a past president.
- A smart card could be described as electronic money.
- Our newest large portrait currency has multiple colors.
- Your bank receives your checks in the order in which you wrote them.

Category 2: Credit

- A bank credit card is a revolving charge account.
- Using a credit card is one of the least expensive ways to borrow.
- It is always best to make only the minimum payment on your credit cards.
- Most new car loans have a term of 2–3 years.
- A retail installment contract would be used by a bank to give a loan.
- A home loan is an amortized loan.
- Your credit score is determined by your lender.
- The term of a loan is its length.

Category 3: Insurance

- The type of car you drive affects your auto insurance premium.
- No matter what the cost, your insurance company will pay your liability from a car accident.
- If you live in a no-fault state, you do not need to buy auto insurance.
- Pre-existing conditions are never covered by a health insurance policy.
- An HMO is a prepaid medical service.
- The face value of a life insurance policy is the amount of coverage the policyholder buys.
- Term, whole life and endowment are types of life insurance.
- A renter should always have liability coverage.

Category 4: Saving and Investing

- Banks pay interest on savings accounts.
- A mutual fund pools the money of many investors.
- EE bonds are a type of government saving bonds.
- Mutual funds buy only stocks.
- You can buy a certificate of deposit for any amount of money.
- A bull market is a growing market.
- A certificate of deposit has very high liquidity.
- Savings accounts are demand deposits.

Category 5: Budgeting

- What you make is what you get to spend.
- Most families spend only what they earn.
- Gross income minus deductions equals net income.
- Your net income is your disposable income.
- Most utility bills are variable expenses.
- Most credit payments are monthly expenses.
- Unexpected expenses are the most difficult to budget.
- Food is a major expense in a family's budget.

How The Program Works

The object of Personal Finance Trivia Challenge is to win as much money as possible by correctly answering questions in the five categories on the Big Board. These include:

- Money
- Credit
- Insurance
- Saving and Investing
- Budgeting

Personal Finance Trivia Challenge includes 3 rounds of 30 questions each. The dollar value of the questions doubles in each round.

To begin Round 1, the student selects a dollar value from any of the five categories. A multiple choice or true/false question will be displayed. After reading the question, the student will select an answer.

If the answer is correct, the student's score will increase by the dollar value of the question. If the answer is incorrect, the student's score will decrease by that dollar value.

When all 30 questions have been selected and answered, the student can move on to the second round.

Viewing and Printing Their Scores

Students can view and/or print their scores at any time by choosing **Summary** from the menu bar.

Saving and Loading Their Work

Save will allow students to save their work and return to the same place in the program at a later time.

1. Choose **Save** from the **File** menu.
2. Give a name to the file they want to save.
3. Select the location where they want to save their work.
4. Click **Save**.

Load will allow students to open their saved work and continue the program.

1. Choose **Load** from the **File** menu.
2. Open their saved file.

Minimum System Requirements

Microsoft Windows XP / Vista / Windows 7

Mac OS X 10.6 or higher

Monitor

A Color Monitor with minimum resolution of 1024 x 768 is required.

Sound Capability

The sound is optional and may be turned off by clicking on the Audio Icon located on the Menu Bar.

Software Installation: Local

Windows Installation:

To install the program on your hard drive:

1. Place the program CD in your CD-ROM drive.
2. Click on the Start button. Click on Run. The Run dialog box will appear.
3. In the command line type d:\setup.air (where d is the letter that identifies your CD drive). Click on OK or press ENTER.
4. A dialog box will appear. Click on the "Install" button. The setup program will begin to run; follow the on screen prompts.
5. Run the program from the icon placed on your Desktop.

Macintosh Installation:

To install the program on your hard drive:

1. Place the program CD in your CD-ROM drive
2. Double Click the Setup.dmg file on the CD
3. Run the program installer from the mounted DMG disk.
4. A dialog box will appear. Click on the "Install" button. The setup program will begin to run; follow the on screen prompts.
5. The program icon will be added to your "Applications" folder.

For technical support email techsupport@cwpub.com