

Iowa | Personal Finance for graduation | High School | Adopted 2019

Law requiring Personal Finance for graduation:

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| a: | Savings, including emergency fund, purchases, and wealth building. | High School Module 1: When It Hits The Fan High School Module 4: Road Trip High School Module 5: Junk In The Trunk High School Module 6: Sucker Punch High School Module 7: Boxing Practice High School Module 8: Burning Money High School Module 17: Pay Me While I Sleep High School Module 18: Time Travel |
| b: | Understanding investments, including compound and simple interest, liquidity, diversification, risk return ratio, certificates of deposit, money market accounts, single stocks, bonds, mutual funds, rental real estate, annuities, commodities, and futures. | High School Module 17: Pay Me While I Sleep High School Module 18: Time Travel |
| c: | Wealth building and college planning, including long-term and short-term investing using tax-favored plans, individual retirement accounts and payments from such accounts, employer-sponsored retirement plans and investments, public and private educational savings accounts, and uniform gifts and transfers to minors. | High School Module 8: Burning Money High School Module 12: Tax Me, Please High School Module 13: Giving Vs. Getting High School Module 14: Who Needs Money High School Module 16: I'm Broke |

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| | | <p>High School Module 17: Pay Me While I Sleep</p> <p>High School Module 18: Time Travel</p> |
| d: | <p>Credit and debt, including credit cards, payday lending, rent-to-own transactions, debt consolidation, automobile leasing, cosigning a loan, debt avoidance, and the marketing of debt, especially to young people.</p> | <p>High School Module 1: When It Hits The Fan</p> <p>High School Module 2: Breathing Without Air</p> <p>High School Module 3: Kick Some Buck</p> <p>High School Module 4: Road Trip</p> <p>High School Module 5: Junk In The Trunk</p> <p>High School Module 6: Sucker Punch</p> <p>High School Module 7: Boxing Practice</p> |
| e: | <p>Consumer awareness of the power of marketing on buying decisions including zero percent interest offers; marketing methods, including product positioning, advertising, brand recognition, and personal selling; how to read a credit report and correct inaccuracies; how to build a credit score; how to develop a plan to deal with creditors and avoid bankruptcy; and the federal Fair Debt Collection Practices Act.</p> | <p>High School Module 1: When It Hits The Fan</p> <p>High School Module 2: Breathing Without Air</p> <p>High School Module 3: Kick Some Buck</p> <p>High School Module 4: Road Trip</p> <p>High School Module 5: Junk In The Trunk</p> <p>High School Module 6: Sucker Punch</p> <p>High School Module 7: Boxing Practice</p> |

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| f: | Financial responsibility and money management, including creating and living on a written budget and balancing a checkbook; basic rules of successful negotiating and techniques; and personality or other traits regarding money. | <p>High School Module 4: Road Trip</p> <p>High School Module 5: Junk In The Trunk</p> <p>High School Module 6: Sucker Punch</p> <p>High School Module 7: Boxing Practice</p> <p>High School Module 8: Burning Money</p> <p>High School Module 9: Renting A Pad</p> <p>High School Module 10: Buying A Home</p> <p>High School Module 11: Take This Bet</p> <p>High School Module 12: Tax Me, Please</p> <p>High School Module 13: Giving Vs. Getting</p> <p>High School Module 14: Who Needs Money</p> <p>High School Module 16: I'm Broke</p> |
| g: | Insurance, risk management, income, and career decisions, including career choices that fit personality styles and occupational goals, job search strategies, cover letters, resumes, interview techniques, payroll taxes and other income withholdings, and revenue sources for federal, state, and local governments. | <p>High School Module 9: Renting A Pad</p> <p>High School Module 10: Buying A Home</p> <p>High School Module 11: Take This Bet</p> <p>High School Module 12: Tax Me, Please</p> <p>High School Module 13: Giving Vs. Getting</p> |

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| | | <p>High School Module 14: Who Needs Money</p> <p>High School Module 15: Parachute Required</p> <p>High School Module 16: I'm Broke</p> <p>High School Module 17: Pay Me While I Sleep</p> <p>High School Module 18: Time Travel</p> |
| h: | Different types of insurance coverage including renters, homeowners, automobile, health, disability, long-term care, identity theft, and life insurance; term life, cash value and whole life insurance; and insurance terms such as deductible, stop loss, elimination period, replacement coverage, liability, and out-of-pocket. | <p>High School Module 15: Parachute Required</p> <p>High School Module 16: I'm Broke</p> |
| i: | Buying, selling, and renting advantages and disadvantages relating to real estate, including adjustable rate, balloon, conventional, government-backed, reverse, and seller-financed mortgages. | <p>High School Module 8: Burning Money</p> <p>High School Module 9: Renting A Pad</p> <p>High School Module 10: Buying A Home</p> <p>High School Module 15: Parachute Required</p> |