

# Banzai! Georgia State Curricula Alignment

This content outline is designed to help you align Banzai’s Life Scenarios with personal financial education in the state of Georgia. It references Georgia’s state recommendations for teaching financial literacy according to the state’s Content Expectations as cited here: <https://www.georgiastandards.org/Standards/Pages/BrowseStandards/ctae-business.aspx>

Standard	Objective	Subpoint	Banzai Scenario	Teacher’s Edition
Financial Literacy: Income	BCS-FL-1. Students will identify various forms of income and analyze factors that affect income as a part of the career decision-making process.	a. Identify sources of income.	2, 12, 16, 19, 25	
		b. Analyze how career choice, education, skills, and economic conditions affect income.	2	2.2
		c. Explain how taxes, government transfer payments, and employee benefits relate to disposable income.	2, 12, 16	2.3, 12.1, 16.1
Financial Literacy: Money Management	BCS-FL-2. Students will analyze employee deductions and benefits that affect financial security.	a. Compute payroll deductions and net pay.	2, 19	2.1, 2.2, 2.5, 1
		c. Explain trends in the workplace (i.e., flexible schedules, job rotation, job sharing, permanent part-time employment).	19, 25	19.1, 25.1
	BCS-FL-4. Students will develop and evaluate a spending and savings plan.	a. Explain how limited personal financial resources affect the choices people make.	2, 5, 6, 7, 12, 19, 21, 22, 23, 24, 25, 29	6.1, 7.1, 21.1, 22.2, 23.1, 24.1, 29.1
		c. Discuss the importance of taking responsibility for personal financial decisions.	2, 12, 16, 19, 25	
		d. Apply a decision-making process to personal financial choices.	2, 5, 6, 7, 8, 9, 16, 17, 20, 21, 22, 23, 24, 28, 29, 30	6.1, 7.1, 8.1, 9.1, 16.1, 17.1, 20.1, 21.1, 22.1, 23.1, 24.1, 28.1, 29.1, 30.1

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Continued: Financial Literacy: Money Management	Continued: BCS-FL-4	h. Explain how to use money-management tools available from financial institutions.	4	4.extra
		i. Evaluate services provided by financial deposit institutions to transfer funds.	2, 4, 10, 13	2.4, 4.1, 10.extra, 13.1
	BCS-FL-5. Students will analyze checking accounts and other banking services.	b. Record transactions in checkbook registers and reconcile bank statements.	15, 27	15.1, 15.extra, 27.1
		d. List types of checking accounts and banking services available to customers.	4, 10, 11, 13, 20	4.1, 10.1, 10.extra, 11.1, 13.1, 20.1, 20.extra
Financial Literacy: Spending And Credit	BCS-FL-6. Students will analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit.	a. Compare the advantages and disadvantages of different payment methods.	8, 9, 13, 18, 20, 30	8.4, 9.1, 9.2, 9.3, 9.extra, 13.1, 18.3, 18.4, 20.1, 20.extra, 30.1
		b. Analyze the benefits and costs of consumer credit.	9, 18, 20, 30	9.1, 9.2, 9.3, 9.extra, 18.1, 18.2, 18.3, 18.4, 18.extra, 20.extra, 30.1
		c. Compare sources of consumer credit.	9, 18, 30	9.1, 9.2, 9.3, 9.extra, 18.1, 18.2, 18.3, 18.4, 30.1
		d. Explain factors that affect creditworthiness and the purpose of credit records.	1, 9, 18	1.3, 9.2, 18.3, 18.4
		e. Identify ways to avoid or correct credit problems.	9, 18	9.1, 18.3, 18.4
Financial Literacy: Protecting	BCS-FL-10. Students will evaluate how to help deter, detect, and defend against identify theft.	c. Describe ways to detect suspicious activity by routinely monitoring accounts (i.e., reviewing credit reports and monthly statements).	27	27.extra

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ACADEMIC STANDARDS:	SSEPF1. The student will apply rational decisions to the making of personal spending and savings choices.		1 - 30	ALL
	SSEPF4. The student will evaluate the costs and benefits of using credit.		9, 18, 20, 30	9.1, 9.2, 9.3, 9.extra, 18.1, 18.2, 18.3, 18.4, 18.extra, 20.extra, 30.1