#### ****Saving Course Standards****

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| **Standard** | **Activities** |
| [SS.912.FL.3.1:](https://www.cpalms.org/Public/PreviewStandard/Preview/8566) Discuss the reasons why some people have a tendency to be impatient and choose immediate spending over saving for the future. | Making Personal Financial Decisions: Lesson 6A <https://www.stlouisfed.org/education/making-personal-finance-decisions-curriculum-unit> |
| [SS.912.FL.3.2:](https://www.cpalms.org/Public/PreviewStandard/Preview/8567) Examine the ideas that inflation reduces the value of money, including savings, that the real interest rate expresses the rate of return on savings, taking into account the effect of inflation and that the real interest rate is calculated as the nominal interest rate minus the rate of inflation. | Getting Real About Interest Rates – Podcast <https://www.stlouisfed.org/education/economic-lowdown-podcast-series/episode-14-getting-real-about-interest-rates> |
| [SS.912.FL.3.3:](https://www.cpalms.org/Public/PreviewStandard/Preview/8568) Compare the difference between the nominal interest rate which tells savers how the dollar value of their savings or investments will grow, and the real interest rate which tells savers how the purchasing power of their savings or investments will grow. | Getting Real About Interest Rates – Podcast <https://www.stlouisfed.org/education/economic-lowdown-podcast-series/episode-14-getting-real-about-interest-rates> |
| [SS.912.FL.3.4:](https://www.cpalms.org/Public/PreviewStandard/Preview/8569) Describe ways that money received (or paid) in the future can be compared to money held today by discounting the future value based on the rate of interest. | Time Value of Money Online Course <https://www.stlouisfed.org/education/time-value-of-money-online-course-for-teachers-and-students>  Present Value of Money Online Course <https://www.stlouisfed.org/education/present-value-online-course-for-teachers-and-students> |
| [SS.912.FL.3.5:](https://www.cpalms.org/Public/PreviewStandard/Preview/8570) Explain ways that government agencies supervise and regulate financial institutions to help protect the safety, soundness, and legal compliance of the nation’s banking and financial system. | Federal Reserve and You Chapter 6 <https://www.philadelphiafed.org/education/federal-reserve-and-you/chapter-6>  The Fed Explains Supervision and Regulation Video <https://www.frbatlanta.org/about/fed-explained/2015/supervision-and-regulation.aspx> |
| [SS.912.FL.3.6:](https://www.cpalms.org/Public/PreviewStandard/Preview/8571) Describe government policies that create incentives and disincentives for people to save. | No Frills Money Skills Way to Save Video – Episode 2 <https://www.stlouisfed.org/education/no-frills-money-skills-video-series>  Building Wealth Chapter 3 Save and Invest <https://www.dallasfed.org/~/media/microsites/cd/wealth/online/ch3.html> |
| [SS.912.FL.3.7:](https://www.cpalms.org/Public/PreviewStandard/Preview/8572) Explain how employer benefit programs create incentives and disincentives to save and how an employee’s decision to save can depend on how the alternatives are presented by the employer. |  |