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| **Use the News for Buying: Articles and Links** | **Financial Literacy Standards Connections** | **Student guide** |
| <https://floridafinancialliteracy.weebly.com/blog/five-things-not-to-say-when-buying-a-car>Five things not to say when buying a car | [SS.912.FL.2.1](https://www.cpalms.org/Public/PreviewStandard/Preview/8559) Compare consumer decisions as they are influenced by the price of a good or service, the price of alternatives, and the consumers income as well as his or her preferences.[SS.912.FL.2.2](https://www.cpalms.org/Public/PreviewStandard/Preview/8560) Analyze situations in which when people consume goods and services, their consumption can have positive and negative effects on others.SS.912.FL.2.3 Discuss that when buying a good, consumers may consider various aspects of the product including the product’s features. Explain why for goods that last for a longer period of time, the consumer should consider the product’s durability and maintenance costs.SS.912.FL.2.5 Discuss ways people incur costs and realize benefits when searching for information related to   their purchases of goods and services and describe how the amount of information people should gather depends on the benefits and costs of the information.SS.912.FL.2.7Examine governments establishing laws and institutions to provide consumers with information about goods or services being purchased and to protect consumers from fraud. | yes |
| <https://floridafinancialliteracy.weebly.com/blog/can-you-afford-to-move-out>Can you afford to move out? | [**SS.912.FL.1.6:**](https://www.cpalms.org/Public/PreviewStandard/Preview/8557) Explain that taxes are paid to federal, state, and local governments to fund government goods and services and transfer payments from government to individuals and that the major types of taxes are income taxes, payroll (Social Security) taxes, property taxes, and sales taxes.[**SS.912.FL.1.7:**](https://www.cpalms.org/Public/PreviewStandard/Preview/8558) Discuss how people’s sources of income, amount of income, as well as the amount and type of spending affect the types and amounts of taxes paid.[SS.912.FL.2.1](https://www.cpalms.org/Public/PreviewStandard/Preview/8559) Compare consumer decisions as they are influenced by the price of a good or service, the price of alternatives, and the consumers income as well as his or her preferences.[SS.912.FL.2.2](https://www.cpalms.org/Public/PreviewStandard/Preview/8560) Analyze situations in which when people consume goods and services, their consumption can have positive and negative effects on others.SS.912.FL.2.3 Discuss that when buying a good, consumers may consider various aspects of the product including the product’s features. Explain why for goods that last for a longer period of time, the consumer should consider the product’s durability and maintenance costs. | yes |
| <https://floridafinancialliteracy.weebly.com/blog/does-a-mortgage-manipulate-both-your-mind-and-your-wallet>Does a mortgage manipulate both your mind and your wallet? | **SS.912.FL.2.1:** Compare consumer decisions as they are influenced by the price of a good or service, the price of alternatives, and the consumer’s income as well as his or her preferences.[**SS.912.FL.2.2:**](https://www.cpalms.org/Public/PreviewStandard/Preview/8560) Analyze situations in which when people consume goods and services, their consumption can have positive and negative effects on others.[**SS.912.FL.2.3:**](https://www.cpalms.org/Public/PreviewStandard/Preview/8561) Discuss that when buying a good, consumers may consider various aspects of the product including the product’s features. Explain why for goods that last for a longer period of time, the consumer should consider the product’s durability and maintenance costs.[**SS.912.FL.5.2:**](https://www.cpalms.org/Public/PreviewStandard/Preview/8587) Explain how the expenses of buying, selling, and holding financial assets decrease the rate of return from an investment.[SS.912.FL.6.4](https://www.cpalms.org/Public/PreviewStandard/Preview/8601)  Explain that people may be required by governments or by certain types of contracts (e.g., home mortgages) to purchase some types of insurance.[SS.912.FL.1.7](https://www.cpalms.org/Public/PreviewStandard/Preview/8558)  Discuss how peoples sources of income, amount of income, as well as the amount and type of spending affect the types and amounts of taxes paid. | yes |
| <https://floridafinancialliteracy.weebly.com/blog/chemicals-in-fast-food-wrappers-buying>How does finding out about chemicals in fast food wrappers impact your buying decisions? | SS.912.FL.2.3 Discuss that when buying a good, consumers may consider various aspects of the product including the product’s features. Explain why for goods that last for a longer period of time, the consumer should consider the product’s durability and maintenance costs. | no |
| <https://floridafinancialliteracy.weebly.com/blog/why-did-the-spca-host-dog-weddings>Why did the SPCA host dog weddings? | [SS.912.FL.2.6](http://www.cpalms.org/Public/PreviewStandard/Preview/8564) Explain that people may choose to donate money to charitable organizations and other not-for-profits because they gain satisfaction from donating. | no |
| <https://floridafinancialliteracy.weebly.com/blog/how-do-gas-prices-impact-decisions>How do gas prices impact buying decisions? | SS.8.FL.2.2 Analyze a source’s incentives in providing information about a good or service, and how a consumer can better assess the quality and usefulness of the information.​[SS.912.FL.2.3:](http://www.cpalms.org/Public/PreviewStandard/Preview/8561) Discuss that when buying a good, consumers may consider various aspects of the product including the product’s features. Explain why for goods that last for a longer period of time, the consumer should consider the product’s durability and maintenance costs. | no |
| <https://floridafinancialliteracy.weebly.com/blog/which-toy-should-you-buy>Which toy should you buy – or not? | [SS.4.FL.2.6](http://www.cpalms.org/Public/PreviewStandard/Preview/8505) Predict how peoples spending choices are influenced by prices as well as many other factors, including advertising, the spending choices of others, and peer pressure.  [SS.8.FL.2.1](http://www.cpalms.org/Public/PreviewStandard/Preview/8528) Explain why when deciding what to buy, consumers may choose to gather information from a variety of sources. Describe how the quality and usefulness of information provided by sources can vary greatly from source to source. Explain that, while many sources provide valuable information, other sources provide information that is deliberately misleading.  your buying decisions? [SS.912.FL.2.3](http://www.cpalms.org/Public/PreviewStandard/Preview/8561) Discuss that when buying a good, consumers may consider various aspects of the product including the products features. Explain why for goods that last for a longer period of time, the consumer should consider the products durability and maintenance costs. | yes |

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| <https://floridafinancialliteracy.weebly.com/blog/should-i-rent-or-should-i-buy>Should I rent or should I buy? | SS.912.FL.2.5 Discuss ways people incur costs and realize benefits when searching for information related to their purchases of goods and services and describe how the amount of information people should gather depends on the benefits and costs of the information. | yes |
| <https://floridafinancialliteracy.weebly.com/blog/before-you-buy-that-plastic-bottle>How does new information impact your buying decisions? | SS.8.FL.2.1 Explain why when deciding what to buy, consumers may choose to gather information from a variety of sources. Describe how the quality and usefulness of information provided by sources can vary greatly from source to source. Explain that, while many sources provide valuable information, other sources provide information that is deliberately misleading.[SS.912.FL.2.1:](http://www.cpalms.org/Public/PreviewStandard/Preview/8559) Compare consumer decisions as they are influenced by the price of a good or service, the price of alternatives, and the consumer’s income as well as his or her preferences.[SS.912.FL.2.2:](http://www.cpalms.org/Public/PreviewStandard/Preview/8560) Analyze situations in which when people consume goods and services, their consumption can have positive and negative effects on others. | no |
| <https://floridafinancialliteracy.weebly.com/blog/would-you-buy-a-self-driving-car>Would you buy a self-driving car? | [SS.912.FL.2.3:](http://www.cpalms.org/Public/PreviewStandard/Preview/8561) Discuss that when buying a good, consumers may consider various aspects of the product including the product’s features. Explain why for goods that last for a longer period of time, the consumer should consider the product’s durability and maintenance costs.[SS.8.FL.2.1](http://www.cpalms.org/Public/PreviewStandard/Preview/8528) Explain why when deciding what to buy, consumers may choose to gather information from a variety of sources. Describe how the quality and usefulness of information provided by sources can vary greatly from source to source. Explain that, while many sources provide valuable information, other sources provide information that is deliberately misleading. | no |