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| **Use the News for Investing: Articles and Links** | **Financial Literacy Standards Connections** | **Student guide** |
| <https://floridafinancialliteracy.weebly.com/blog/bulls-bears-and-wolves-oh-my>What are bull and bear markets?  | SS.8.FL.5.1 Describe the differences among the different types of financial assets, including a wide variety of financial instruments such as bank deposits, stocks, bonds, and mutual funds. Explain that real estate and commodities are also often viewed as financial assets.SS.8.FL.5.5 Explain that the rate of return earned from investments will vary according to the amount of risk and, in general, a trade-off exists between the security of an investment and its expected rate of return.​[SS.912.FL.5.3:](http://www.cpalms.org/Public/PreviewStandard/Preview/8588)Discuss that buyers and sellers in financial markets determine prices of financial assets and therefore influence the rates of return on assets.[SS.912.FL.5.4:](http://www.cpalms.org/Public/PreviewStandard/Preview/8589)Explain that an investment with greater risk than another investment will commonly have a lower market price, and therefore a higher rate of return, than the other investment.[SS.912.FL.5.6:](http://www.cpalms.org/Public/PreviewStandard/Preview/8591)Describe how diversifying investments in different types of financial assets can lower investment risk.[SS.912.FL.5.7:](http://www.cpalms.org/Public/PreviewStandard/Preview/8592)Describe how financial markets adjust to new financial news and that prices in those markets reflect what is known about financial assets. | no |
| <https://floridafinancialliteracy.weebly.com/blog/which-stock-would-you-choose>Which stock would you choose?  | [SS.912.FL.5.4:](http://www.cpalms.org/Public/PreviewStandard/Preview/8589)Explain that an investment with greater risk than another investment will commonly have a lower market price, and therefore a higher rate of return, than the other investment.[SS.912.FL.5.5:](http://www.cpalms.org/Public/PreviewStandard/Preview/8590)Explain that shorter-term investments will likely have lower rates of return than longer-term investments. | no |
| <https://floridafinancialliteracy.weebly.com/blog/how-do-world-events-shake-up-investors>How do world events shake up investors? | [SS.912.FL.5.7:](http://www.cpalms.org/Public/PreviewStandard/Preview/8592)Describe how financial markets adjust to new financial news and that prices in those markets reflect what is known about financial assets. | no |
| <https://floridafinancialliteracy.weebly.com/blog/how-do-you-safeguard-money-from-scammers>How do you safeguard money from scammers? | [SS.912.FL.5.12:](http://www.cpalms.org/Public/PreviewStandard/Preview/8597)Compare the Securities and Exchange Commission (SEC), Federal Reserve, & other government agencies that regulate financial markets.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.SS.912.FL.6.9Explain that loss of assets, wealth, and future opportunities can occur if an individual’s personal information is obtained by others through identity theft and then used fraudulently, and that by managing their personal information and choosing the environment in which it is revealed, individuals can accept, reduce, and insure against the risk of loss due to identity theft.SS.912.FL.6.10Compare federal and state regulations that provide some remedies and assistance for victims of identity theft. | yes |
| <https://floridafinancialliteracy.weebly.com/blog/to-college-loan-or-not-to-college-loan-that-is-the-question>How is a college loan an investment in the future?  | [SS.912.FL.5.11:](http://www.cpalms.org/Public/PreviewStandard/Preview/8596)Describe why an economic role for a government may exist if individuals do not have complete information about the nature of alternative investments or access to competitive financial markets.SS.912.FL.2.2 Analyze situations in which when people consume goods and services, their consumption can have positive and negative effects on others.SS.912.FL.4.8 Examine the fact that failure to repay a loan has significant consequences for borrowers such as negative entries on their credit report, repossession of property (collateral), garnishment of wages, and the inability to obtain loans in the future.SS.912.FL.4.9 Explain that consumers who have difficulty repaying debt can seek assistance through credit counseling services and by negotiating directly with creditors.SS.912.FL.4.10 Analyze the fact that, in extreme cases, bankruptcy may be an option for consumers who are unable to repay debt, and although bankruptcy provides some benefits, filing for bankruptcy also entails considerable costs, including having notice of the bankruptcy appear on a consumer’s credit report for up to 10 years. | yes |