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| **Use the News for Saving: Articles and Links** | **Financial Literacy Standards Connections** | **Student guide** |
| <https://floridafinancialliteracy.weebly.com/blog/how-can-you-squirrel-away-money-for-the-future>  How can you squirrel away money for the future? | [SS.912.FL.3.2:](http://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.  [SS.912.FL.3.3:](http://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. (Explain how saving can result in getting more goods and services in the future). | no |
| <https://floridafinancialliteracy.weebly.com/blog/how-do-i-save-money>  How do I save money? | SS.8.FL.3.7 Discuss the different reasons that people save money, including large purchases (such as higher education, autos, and homes), retirement, and unexpected events. Discuss how people’s tastes and preferences influence their choice of how much to save and for what to save. [SS.912.FL.3.1:](http://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. | no |
| <https://floridafinancialliteracy.weebly.com/blog/how-do-people-save-for-the-future>  How do people save for the future? | SS.8.FL.3.6 Identify the value of a person’s savings in the future as determined by the amount saved and the interest rate. Explain why the earlier people begin to save, the more savings they will be able to accumulate, all other things equal, as a result of the power of compound interest. SS.8.FL.3.7 Discuss the different reasons that people save money, including large purchases (such as higher education, autos, and homes), retirement, and unexpected events. Discuss how people’s tastes and preferences influence their choice of how much to save and for what to save. [SS.912.FL.3.6:](http://www.cpalms.org/Public/PreviewStandard/Preview/8571)Describe government policies that create incentives and disincentives for people to save. [SS.912.FL.3.7:](http://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. | no |
| <https://floridafinancialliteracy.weebly.com/blog/what-is-compound-interest-and-why-does-it-matter>  What is compound interest and why does it matter? | [SS.912.FL.3.3:](http://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. [SS.912.FL.3.4:](http://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. | no |
| <https://floridafinancialliteracy.weebly.com/blog/how-many-people-live-paycheck-to-paycheck>  How many people live paycheck-to-paycheck? | [SS.8.FL.3.7](http://www.cpalms.org/Public/PreviewStandard/Preview/8539).Discuss the different reasons that people save money, including large purchases (such as higher education, autos, and homes), retirement, and unexpected events. Discuss how peoples tastes and preferences influence their choice of how much to save and for what to save. [SS.912.FL.3.1Discuss the reasons why some people have a tendency to be impatient and choose immediate spending over saving for the future.](http://www.cpalms.org/Public/PreviewStandard/Preview/8566) | no |
| <https://floridafinancialliteracy.weebly.com/blog/money-tips-from-macklemore-thrift>  Can you be thrifty like Macklemore? | SS.8.FL.1.5 Examine the fact that investment in education and training generally has a positive rate of return in terms of the income that people earn over a lifetime, with some education or training having a higher rate of return than others. SS.912.FL.3.1 Discuss the reasons why some people have a tendency to be impatient and choose immediate spending over saving for the future. | no |