

Oklahoma PFL Standards Correlations to the Better Money Habits Videos

Credit

Name of Video (length)	Summary	Standard(s)
Building Credit and Keeping Yours Healthy (6:16)	This video focuses on the importance of keeping a clean credit history. It also explains the concept of a credit score. It explains 5 keys to keep a build and maintain a clean credit score.	Standard 7: Borrowing Money Standard 8: Online Shopping and Credit Cards
What is a “good” credit score? (1:33)	This video focuses on the characteristics of establishing credit score. It also gives reasoning for a lower credit score.	Standard 7: Borrowing Money Standard 8: Online Shopping and Credit Cards
Your Credit Score: How It’s Calculated (presentation)	This presentation focuses on the elements that are utilized to create a credit score. It also provides methods that students can utilize to stay up-to-date on their credit scores, if necessary.	Standard 7: Borrowing Money Standard 8: Online Shopping and Credit Cards
What’s the difference between a credit report and a credit score? (2:46)	This video explains the meaning of a credit report and credit score. It also explains the 5 elements utilized in establishing a credit score.	Standard 7: Borrowing Money Standard 8: Online Shopping and Credit Cards
How to Build Credit from Scratch (4:13)	This video focuses on the student can begin to build their credit score without any prior experience.	Standard 7: Borrowing Money Standard 8: Online Shopping and Credit Cards
How to Boost Your Credit Score (presentation)	This presentation focuses on tools that the student can utilize to boost their credit score currently or in the future. It also has a chart showing the rating by a credit lender.	Standard 7: Borrowing Money Standard 8: Online Shopping and Credit Cards
Will cancelling a credit card hurt your credit score? (2:51)	This video focuses on the negative consequences of cancelling a credit card. It does so through by explaining that your amount of available credit decreases, which can have a negative effect.	Standard 7: Borrowing Money Standard 8: Online Shopping and Credit Cards
Does carrying a balance hurt your credit score? (2:12)	This video focuses on the impacts of carrying a balance on your credit card. It discusses how it can have a negative effect if your	Standard 7: Borrowing Money Standard 8: Online Shopping and Credit Cards

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	balance is too high and how many inactive cards are not ideal either.	
Does checking your own credit report affect your credit score? (1:36)	This video focuses on the impacts of inquiring about your credit report. It discusses the difference between soft and hard inquiries.	Standard 7: Borrowing Money Standard 8: Online Shopping and Credit Cards
What do you do if you find a mistake on your credit report? (2:06)	This video focuses on steps one should take if he or she discovers mistakes on their credit report. It goes further to discuss what to do if the dispute is unsuccessful.	Standard 7: Borrowing Money Standard 8: Online Shopping and Credit Cards
What really goes into your credit score? (7:04)	This video focuses on the history of how the credit score originated, the range and classification of a credit score, where to obtain a credit score, and how credit bureaus obtain credit scores.	Standard 1: Understanding interest, credit card debt, and online commerce Standard 8: Understanding loans and borrowing money, including predatory lending and payday loans
How much impact do negative marks have on your credit score? (2:46)	This video focuses on the effects negative marks on your credit report, such as late payments, missed payments, and bankruptcy.	Standard 7: Borrowing Money Standard 8: Online Shopping and Credit Cards
What does “co-signing” a loan mean and what are your responsibilities? (2:16)	This video focuses on what it means to co-sign a loan and the responsibilities that are entailed with that. It also discusses motivations for co-signing a loan and removing a co-signer.	Standard 7: Borrowing Money Standard 8: Online Shopping and Credit Cards
Understanding Credit Part 2: How to Check Your Credit Report (4:43)	This video focuses on an in-depth detail of a credit score, the effects of checking a credit score, and the effects of getting multiple credit cards in a short amount of time.	Standard 7: Borrowing Money Standard 8: Online Shopping and Credit Cards
Understanding Credit Part 3: How to Build and Rebuild Credit (12:25)	This video focuses on how to improve one’s credit. It focuses on disputes, establishing credit, what to look for in a credit card, bank interactions when accessing credit, and the difference between credit and debit cards.	Standard 7: Borrowing Money Standard 8: Online Shopping and Credit Cards

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Understanding Credit Part 4: How to Pay Off Debt (13:23)	This video focuses on methods to pay off outstanding debts. It focuses on credit cards, loans, medical bills, and the effects of your financial history on employment.	Standard 7: Borrowing Money Standard 8: Online Shopping and Credit Cards
How Credit Scores Affect Interest Rates (4:54)	This video focuses on how credit scores affect interest rates on loans. It does so through the scenario of someone purchasing a house and explaining the difference in interest rates for a good credit score vs. a not-so-good credit score.	Standard 7: Borrowing Money Standard 8: Online Shopping and Credit Cards
Making Sense of Your Credit Report (presentation)	This presentation focuses on the four main sections of a credit report: personal information, credit history, public records, and credit inquiries. It also focuses on how to build one's credit report.	Standard 7: Borrowing Money Standard 8: Online Shopping and Credit Cards
Understanding Credit Part 1: How Do Credit Scores Work (4:42)	This video focuses on the definition of credit, the elements of a credit score, elements of a credit report, utilization of credit, and "good" credit scores.	Standard 7: Borrowing Money Standard 8: Online Shopping and Credit Cards
Want to boost your credit score? Break it down (presentation)	The following presentation focuses specifically on the FICO credit score. It demonstrates a breakdown of the FICO credit score and how to improve areas that are weak.	Standard 7: Borrowing Money Standard 8: Online Shopping and Credit Cards
4 Key Credit Moves for 20-Somethings (article)	This article focuses on 4 key steps a young adult can take to increase their credit score and build the foundation of their financial future: pay bills on time and in full, consider a secured credit card, don't use all your credit, and check your credit score once a year.	Standard 7: Borrowing Money Standard 8: Online Shopping and Credit Cards

Saving and Budgeting

Name of Video	Summary	Standard(s)
Earning Compound	This video focuses on the	Standard 5:

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Interest (6:44)	concepts of compounding, compounding interest, an approximate way to calculate how quickly something compounds.	Saving and Investing
How to Set a Budget and Stick to It (5:50)	This video discusses the importance of setting a budget, six steps to create a budget, and resources to assist you in budgeting.	Standard 5: Saving and Investing
The Time Value of Money (8:23)	This video focuses on the time value of money and why it is important to wait for interest to add up for a larger payout in the future. It explains the difference between present value and time value.	Standard 5: Saving and Investing
Easy Ways to Save on Everyday Expenses (7:26)	This video focuses on ways to save money on everyday expenses. It covers places such as the supermarket, restaurants, daily coffee runs, television, utilities, and mortgage or rent.	Standard 5: Saving and Investing
Create a Safety Net for Life's Unexpected Events (5:52)	This video focuses on the importance of an emergency fund and ways to save for it.	Standard 5: Saving and Investing
Steps to Better Money Habits (4:05)	This video focuses on the four steps to help one have a better financial future: set a budget, handle debt, establish a savings goal, and review plans.	Standard 5: Saving and Investing
Saving for a Large Purchase (3:22)	This video focuses on steps for saving for a large purchase, such as a home appliance or vacation.	Standard 5: Saving and Investing
7 Steps to Stay Financially Fit (presentation)	This presentation focuses on the 7 steps to assess your financial status for	Standard 5: Saving and Investing

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	future benefits.	
Options for People Who Do Not Like to Budget (4:33)	This video focuses on tools and techniques to simplify budgeting for those who do not like budgets. It covers concepts such as needs, wants, automated payment, and keeping track of spending.	Standard 5: Saving and Investing
Spending: How do you stack up? (presentation)	This presentation allows one to compare their current expenses with those of other Americans.	Standard 5: Saving and Investing
Money Management for couples (3:37)	This video focuses on ways to talk about managing finances between a couple.	Standard 1: Earning an Income
How to Balance Family Savings Priorities (article)	This article focuses on prioritizing saving's goals for a family.	Standard 5: Saving and Investing
Guidelines for Borrowing Money From Family	This article focuses on 7 guidelines to follow when borrowing money from family members.	Standard 5: Saving and Investing
5 Reasons Your Budget Isn't Working	This video focuses on the top 5 reasons for unsuccessful budgets.	Standard 1: Earning an Income

Debt

Name of Video	Summary	Standard(s)
The Differences Between APR and Effective APR (7:18)	This video focuses on explaining the difference between APR and effective APR. Students will determine how banks use APR and effective interest to calculate how much interest will be paid on a debt over time.	Standard 7: Borrowing Money Standard 8: Online Shopping and Credit Cards
Understanding How Interest Works (9:59)	This video explains the difference between simple and compound interest and how each is	Standard 7: Borrowing Money Standard 8: Online Shopping and

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	calculated.	Credit Cards
Defining Personal Bankruptcy (13:10)	This video focuses on bankruptcy. Students will learn how the bankruptcy process works, the concepts of chapter 7 and chapter 13, and why bankruptcy should be utilized as the last resort. It also gives statistics for bankruptcy filings in the United States.	Standard 13: Bankruptcy
Steps to Help You Get Out of Debt (6:08)	This video focuses on tools to allow a person to get out of debt: budget, payment plan, debt consolidation loan, selling excess.	Standard 7: Borrowing Money
Payday Loans (10:32)	This video focuses on the long-term costs of using a payday loan as an option of finance. Students will focus on how payday loans work and on the interest charged on the loans.	Standard 7: Borrowing Money
Does carrying a balance on your credit card hurt your credit score? (2:12)	This video focuses on the impacts of carrying a balance on your credit card. It discusses how it can have a negative effect if your balance is too high and how many inactive cards are not ideal either.	Standard 7: Borrowing Money Standard 8: Online Shopping and Credit Cards
How is credit card interest calculated? (7:18)	This video focuses on how credit card interest is calculated for a given billing cycle. It also talks about the concept of a grace period.	Standard 8: Online Shopping and Credit Cards
How Credit Scores Affect Interest Rates (4:54)	This video focuses on how credit scores affect interest rates on loans. It does so through the	Standard 7: Borrowing Money Standard 10: Buying vs. Renting

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	scenario of someone purchasing a house and explaining the difference in interest rates for a good credit score vs. a not-so-good credit score.	
The True Cost of Paying Only the Minimum Payment on Your Credit Card (5:13)	This video focuses on the costs of paying solely the minimum payment on a credit card versus paying greater than the minimum payment. Students will calculate both methods to see how much money they can either save or lose depending on their choice.	Standard 8: Online Shopping and Credit Cards
Strategies for Paying Down Debts (5:00)	This video focuses on successful debt payoff plans. The two methods are the Snowball Method and the High Rate Method. It also explains the difference between secured and unsecured debt.	Standard 7: Borrowing Money Standard 8: Online Shopping and Credit Cards
Managing Student Debt (9:38)	This video focuses on how a student can factor in student debt into their monthly budget. It takes into consideration salary, expenses, and the amount of the student loan.	Standard 7: Borrowing Money
Which Debt to Pay First (7:44)	This video focuses on the benefits of paying off high interest debt first.	Standard 7: Borrowing Money
7 Steps Towards Debt Repayment (presentation)	This presentation focuses on 7 steps to help pay off debt: take stock of debt, determine amount you can pay, ask for help, pay target bills, paying it down, increase payments, and stop new debt.	Standard 7: Borrowing Money
Should I pay down debt or save? (article)	This article focuses how to divide your money	Standard 6: Retirement Planning

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	between repaying debt and building savings. It gives the students a few steps to work towards this balance: pay down high-interest debt, build and emergency fund, begin to think about retirement savings, and plan for other goals.	Standard 7: Borrowing Money
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Home Buying and Renting

Name of Video	Summary	Standard(s)
What is a “good” credit score? (1:33)	This video focuses on the characteristics of establishing credit score. It also gives reasoning for a lower credit score.	Standard 7: Borrowing Money Standard 8: Online Shopping and Credit Cards
Your Credit Score: How It’s Calculated (presentation)	This presentation focuses on the elements that are utilized to create a credit score. It also provides methods that students can utilize to stay up-to-date on their credit scores, if necessary.	Standard 7: Borrowing Money Standard 8: Online Shopping and Credit Cards
How to Boost Your Credit Score (presentation)	This presentation focuses on tools that the student can utilize to boost their credit score currently or in the future. It also has a chart showing the rating by a credit lender.	Standard 7: Borrowing Money Standard 8: Online Shopping and Credit Cards
Understanding How Mortgage Interest Rates Work (14:24)	This video focuses on how mortgage interest rates work and how interest rates along with principal are paid over time. It also goes into detail about the concepts of foreclosure and a 15-year or 30-year mortgage.	Standard 7: Borrowing Money Standard 10: Buying vs. Renting
How does a mortgage	This video focuses on	Standard 7:

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work? (18:13)	mortgage concepts: title, mortgage payments, assets, equity, interest tax deduction, and deductible.	Borrowing Money Standard 10: Renting vs. Buying
What to Know About Refinancing a Mortgage (9:21)	This video focuses on elements to consider when deciding whether or not to refinance a mortgage. Concepts that are covered include why refinance, closing cost, cash-out refinancing, and paying discount points.	Standard 7: Borrowing Money Standard 10: Renting vs. Buying
Fixed vs. Adjustable-Rate Mortgages (4:21)	This video focuses on the two mortgage options, fixed and adjustable rate. The video explains each option and then will give the homebuyer questions to consider in order to choose the best option.	Standard 7: Borrowing Money Standard 10: Renting vs. Buying
How Credit Scores Affect Interest Rates (4:54)	This video focuses on how credit scores affect interest rates on loans. It does so through the scenario of someone purchasing a house and explaining the difference in interest rates for a good credit score vs. a not-so-good credit score.	Standard 7: Borrowing Money Standard 8: Online Shopping and Credit Cards
Planning for Extra Costs When Buying a Home (3:28)	This video focuses on the additional costs that are entailed when purchasing a home: down payment and closing costs.	Standard 7: Borrowing Money Standard 10: Renting vs. Buying
Understanding Mortgage Discount Points (6:28)	This video focuses on the meaning of mortgage discount points and how they can help a homebuyer save money in the future.	Standard 5: Saving and Investing Standard 7: Borrowing Money Standard 10: Renting vs. Buying
Choosing the Right Mortgage Lending Rate	This video focuses on how the Annual Percentage	Standard 7: Borrowing Money

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(2:59)	Rate can help determine which mortgage makes the most economic sense when looking to purchase a house.	Standard 10: Renting vs. Buying
How Home Loans Affect Equity (10:04)	This video focuses on the effects of market price change on home equity value. It also discusses why down payments are important. Concepts covered include assets, marking to market, and liabilities.	Standard 7: Borrowing Money Standard 10: Renting vs. Buying
How much home can you comfortably afford? (2:06)	This video focuses on elements to consider when purchasing an affordable home: budget, manageable payment, and practice.	Standard 7: Borrowing Money Standard 10: Renting vs. Buying
What Makes Up a Mortgage Payment (2:07)	This video focuses on the elements that are included in a mortgage payment: principal, interest, taxes, and insurance.	Standard 7: Borrowing Money Standard 10: Renting vs. Buying Standard 11: Insurance
Understanding Alternative Mortgage Options (4:59)	This video focuses on options that are alternatives for a mortgage. Concepts that are covered include the difference between fixed and adjustable rate mortgages, conventional vs. government insured mortgages, Private Mortgage Insurance, government-insured mortgage programs, and low-income or first time buyers program.	Standard 7: Borrowing Money Standard 10: Renting vs. Buying Standard 11: Insurance
Is buying a home right for you? (7:19)	This video focuses on the pros and cons of buying a home versus renting a	Standard 10: Renting vs. Buying

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	home. Concepts covered include expenses, down payments, affordability, and living environment.	
The True Cost of Renting a Place (4:08)	This video focuses on the costs involved in renting: monthly expenses, move-in costs, utilities, and renter's insurance.	Standard 10: Renting vs. Buying
The True Cost of Moving to a New Place (3:54)	This video focuses on the move-in costs: credit checks, deposits, first and last month's rent, real estate agent's commission, and a moving company.	Standard 10: Renting vs. Buying
Making Sense of Your Credit Report (presentation)	This presentation focuses on the four main sections of a credit report: personal information, credit history, public records, and credit inquiries. It also focuses on how to build one's credit report.	Standard 7: Borrowing Money Standard 8: Online Shopping and Credit Cards
Your Credit Score: A Key Part of Your Financial Identity (presentation)	This presentation focuses on the costs and benefits of maintaining a good credit score.	Standard 7: Borrowing Money
Buying a Home Comfortably and Affordably (presentation)	This presentation focuses on how to purchase a home comfortably and affordably. Concepts that are covered include make-up of a mortgage payment, comfortable mortgage payment, setting a budget, mortgage payment ratio, and debt-to-income ratio. This lesson can be taught alongside the How much can I afford calculator.	Standard 10: Renting vs. Buying
Fixed vs. Adjustable Rate Mortgages (presentation)	This video presentation focuses on the pros and cons of fixed-rate mortgages and adjustable-	Standard 7: Borrowing Money Standard 10: Renting vs. Buying

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	rate mortgages.	
Steps to Getting a Mortgage (presentation)	This presentation focuses on the four steps to obtain a mortgage: prequalification and application, conditional approving, final approval, and closing.	Standard 7: Borrowing Money Standard 10: Renting vs. Buying
10 Questions You Should Ask Mortgage Lenders (presentation)	This presentation focuses on the 10 questions a borrower should ask a mortgage lender when applying for a mortgage.	Standard 7: Borrowing Money Standard 10: Renting vs. Buying
A Closer Look at Closing Costs (presentation)	This presentation provides information on closing costs. It does so through giving an example of a conventional mortgage loan, closing costs, and what makes up the closing costs.	Standard 7: Borrowing Money Standard 10: Renting vs. Buying
If You're Considering Home Ownership, Here's What You Should Know (presentation)	This presentation focuses on the costs, benefits, and risks involved in homeownership.	Standard 7: Borrowing Money Standard 10: Renting vs. Buying
Know Your Mortgage Options (presentation)	This presentation focuses on alternative mortgage options and home ownership assistance programs.	Standard 7: Borrowing Money Standard 10: Renting vs. Buying
Top 5 Reasons to Refinance (presentation)	This presentation focuses on the top 5 reasons to refinance a mortgage and the pros and cons of each reason.	Standard 7: Borrowing Money Standard 10: Renting vs. Buying
Budgeting to Buy a Home (interactive worksheet)	This interactive worksheet assists a homebuyer in budgeting to purchase a home through three steps: savings needed for home purchase, monthly expenses, and savings goal.	Standard 7: Borrowing Money Standard 10: Renting vs. Buying

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Saving to Buy a New Home (interactive worksheet)	This interactive worksheet assists a homebuyer in purchasing a new home through budgeting and showing the effects of different down payments.	Standard 7: Borrowing Money Standard 10: Renting vs. Buying
How Much Home Can I Afford Calculator (interactive tool)	This interactive tool allows the students to calculate the price of a house that a homebuyer can comfortably afford, accounting for debts, income, and other expenses. Students will enter net monthly income, personal debts, living expenses, and down payment.	Standard 7: Borrowing Money Standard 10: Renting vs. Buying

Taxes

Name of Video	Summary	Standard(s)
Pre-tax Benefits (7:11)	This video focuses on the benefits of pre-tax benefits. It explains how these plans are established and the potential drawbacks from the plans. Plans included are Transportation Spending Account plan, flexible spending account, and a 401(k).	Standard 1: Earning and Income Standard 2: Standard 2: Taxes
Anatomy of a W-2 (9:01)	This video focuses on the importance and understanding a W-2 tax form.	Standard 1: Earning and Income Standard 2: Taxes
Intro to the W-4 (7:04)	This video focuses on filling out a W-4 when beginning a new job. Students will learn the importance of the document and how to properly fill it out for	Standard 1: Earning and Income Standard 2: Taxes

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	themselves.	
How Allowances Affect Your Paycheck (14:33)	This video focuses on the impact of allowances in regards to filling out a W-4. Students will see the effect of entering different number of allowances on their financial situation.	Standard 1: Earning and Income Standard 2: Taxes
Understanding the Alternative Minimum Tax (3:54)	This video focuses on understanding the Alternative Minimum Tax. Students will learn how the tax sets a limit on the deduction amount.	Standard 1: Earning and Income Standard 2: Taxes
Anatomy of a Paycheck (5:39)	This video focuses on the elements of a paycheck or a pay stub. Concepts included are deductions, such as taxes, charity, social security, and insurance.	Standard 1: Earning and Income Standard 2: Taxes
Calculating Tax Deductions (3:22)	This video focuses on tax deductions. Students will calculate personal deductions with standard deductions to determine which deduction is greater.	Standard 2: Taxes
Calculating Federal Income Taxes (6:42)	This video focuses on calculating the amount of federal income tax that will be deducted from a paycheck. Students will then have a better ability to estimate their income.	Standard 1: Earning and Income Standard 2: Taxes
Calculating State Income Taxes (6:36)	This video focuses on calculating the amount of state income tax that will be deducted from a paycheck. Students will then have a better ability to estimate their income.	Standard 1: Earning and Income Standard 2: Taxes
The Marriage Penalty (8:02)	This video focuses on filing taxes jointly. Students will learn	Standard 1: Earning and Income Standard 2:

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	whether or not filing jointly will reduce or raise overall taxes for certain situations.	Taxes
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Car Buying

Name of Video	Summary	Standard(s)
Buying vs. Leasing a Car (7:31)	This video focuses on buying versus leasing a car. Students will compare the costs and benefits of both options.	Standard 1: Earning and Income
When Leasing Might Come Out Better Than Buying (2:38)	This video focuses on a situation where leasing a car is more beneficial than purchasing the car.	Standard 1: Earning and Income
The Trust Cost of a Car (7:13)	This video focuses on the costs of car ownership. Concepts included are calculating car price affordability, car payment, registration, gas, insurance, maintenance, and accessories.	Standard 1: Earning and Income
Comparing the Cost of New and Used Cars (7:02)	This video focuses on the costs, besides sticker prices, associated with comparing new and used car prices. Concepts included are financing, depreciation, gas, maintenance, insurance, and reliability.	Standard 1: Earning and Income
Financing a Car (presentation)	This video focuses on how auto loans work. Students will discuss the steps involved from financing the loan to car depreciation.	Standard 1: Earning and Income

Personal Banking and Security

Name of Video	Summary	Standard(s)
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7 Common Bank Fees Explained (infographic)	This infographic focuses on the seven most common bank fees and tips to avoid them.	Standard 4: Managing a Bank Account
How Banks Process Deposits (4:41)	This video focuses on what determines promptness of the accessibility to deposited funds in an account.	Standard 3: Banking and Financial Services Standard 4: Managing a Bank Account
5 Things You Didn't Know About Your Checking Account (infographic)	This infographic focuses on 5 things to know the make the most efficient use of an account's features.	Standard 4: Managing a Bank Account
Victims of Identity Theft: 5 Steps to Take Action (6:01)	This video focuses on the 5 steps to take to get finances and credit under control due to identity theft.	Standard 9: Fraud and Identity Theft
Your Bank Account: 10 Questions to Ask (presentation)	This presentation focuses on 10 questions to consider when opening a bank account to ensure that it is right for you.	Standard 4: Managing a Bank Account
Understanding Gray Charges (presentation)	This presentation focuses on understanding gray charges, monthly fees subscribed to without notice.	Standard 4: Managing a Bank Account Standard 8: Online Shopping and Credit Cards
What makes up a bank's income statement? (11:58)	This video focuses how income statements assist banks in staying financially organized as well as offering a brief view of their overall performance. This video offers a brief view into balance sheets.	Standard 3: Banking and Financial Services
Where Paper Money Got Its Value (8:28)	This video focuses on the origins of paper money. It discusses the loan process in a simplified level using gold pieces.	Standard 3: Banking and Financial Services
Inflation Part 3: Understanding the	This video focuses on a more in-depth detail of	Standard 3: Banking and Financial

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Numbers (3:29)	the Consumer Price Index and how the price of energy and food can skew the numbers.	Services
Improving Password Security (10:19)	This video focuses on the logic behind creating stronger security passwords.	Standard 9: Fraud and Identity Theft
How to Fill Out a 1040EZ (14:03)	This video focuses on understanding the meaning of a 1040EZ tax form, the meaning of each field, and how to appropriately complete the form.	Standard 2: Taxes
Introduction to Banking (6:24)	This video focuses on an overview two types of banks and services they offer: commercial and investment.	Standard 3: Banking and Financial Services
Inflation Part 2: How does price inflation work? (3:29)	This video focuses on how to measure inflation and the Consumer Price Index.	Standard 3: Banking and Financial Services
Inflation Part 1: What is inflation? (9:00)	This video focuses on understanding the concept of inflation and how it is calculated.	Standard 3: Banking and Financial Services
Understanding the Basics of Banking (11:49)	This video focuses on a bank's balance sheet. Concepts included are assets, liabilities, and how savings are utilized in a bank.	Standard 3: Banking and Financial Services
How Fractional Reserve Banking Works (11:47)	This video focuses on understanding the fractional reserve banking system. Concepts covered include deposits, reserves, loans, and the multiplier effect.	Standard 3: Banking and Financial Services
Keeping Your Financial Information Safe (7:15)	This video focuses on 10 methods to protect against fraud-online and offline and the difference between fraud and	Standard 9: Fraud and Identity Theft

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	identity theft.	
What is the difference between “secured” and “unsecured” credit? (1:26)	This video focuses on examples of the two types of credit, explains the meaning, and highlights the pros and cons of each type of credit.	Standard 7: Borrowing Money Standard 8: Online Shopping and Credit Cards
Credit and Debit: Two Very Different Cards (8:10)	This video focuses on the difference between credit and debit cards. Students will learn when to use each card, the pros and cons of each card, and how each affects you’re their finances.	Standard 8: Online Shopping and Credit Cards

Paying for School

Name of Video	Summary	Standard(s)
Estimating Your Child’s Cost of College (5:49)	This video focuses on several average costs of attending a 2-year public, 4-year public, and 4-year private school. The video then discusses several ways to reduce the cost of college through grants and scholarships. Lastly, the video focuses on ways to estimate the net price of college.	Standard 5: Saving and Investing
Going back to School? 3 Ways to Reduce College (article)	This article focuses on 3 ways to reduce the cost of going back to school: grants and scholarships, employer-sponsored programs, and working while in school.	Standard 5: Saving and Investing
How to Finance a Return to College (5:57)	This video focuses the funding options available to return to college as an adult. Concepts covered include FAFSA, Direct loans, PLUS loans, Perkins	Standard 5: Saving and Investing

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	loans, and private loans.	
Consolidating Student Loans (4:49)	This video focuses on the pros and cons of consolidating student loans. Concepts covered include public consolidation loans, private consolidation loans, loan consolidation calculator, and loan terms.	Standard 7: Borrowing Money
How Loan Deferment Works (9:19)	This video focuses on the meaning of deferment, unsubsidized vs. subsidized, and cost.	Standard 7: Borrowing Money
Student Loan Deferment (presentation)	This presentation focuses on the meaning of student loan deferment, eligibility for deferment, how to apply for deferment, and interest accrual.	Standard 7: Borrowing Money
Repaying Student Loans on a 10-Year Plan (2:47)	This video focuses on two methods of repaying student loan: the standard ten-year plan and the graduated repayment plan. The video will assist the student in choosing which option is best for them in the future.	Standard 7: Borrowing Money
Income-Based Student Loan Repayment Plans (5:31)	This video on the three common income-based student loan repayment plans: Income-Based Repayment Plan, Pay as You Earn Repayment Plan, and Income-Contingent Repayment Plan.	Standard 7: Borrowing Money
Delaying Student Loan Repayment with Deferment or Forbearance (4:40)	This video focuses on the two main ways to defer student loan repayment and the costs of each: deferment and forbearance.	Standard 7: Borrowing Money
The Math Behind Saving for College (10:17)	This video focuses on budgeting each month to	Standard 5: Saving and Investing

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	pay for college. Concepts covered include the price with inflation and methods of saving with interest (CDs, savings account)	
Intro to Student Loan Repayment Options (4:38)	This video focuses the two types of student loans, repayment options, and cautions toward student loans.	Standard 7: Borrowing Money
Applying for Federal Student Aid (10:04)	This video focuses on the basics of the Free Application for Federal Student Aid form. Concepts covered include cost, purpose, Estimated Family Contribution, and need-blind vs. need-sensitive schools.	Standard 7: Borrowing Money

Families and Money

Name of Video	Summary	Standard(s)
Teaching Your Teen About Debit Cards (6:36)	This video focuses on how debit cards work and some of the risks involved with using them. Concepts covered include PIN numbers, theft, fees, transaction finalization period, and overdrafts.	Standard 4: Managing a Bank Account
Explaining Credit Cards to Middle and High Schoolers (article)	This video focuses on how credit cards work. Concepts covered include how credit works and the pros and cons of credit cards.	Standard 8: Online Shopping and Credit Cards
How to Help a High Schooler Manage a Debit Card (article)	This article focuses on how debit cards work, appropriate time to use debit cards, and rules for accounts.	Standard 4: Managing a Bank Account
How to Help Your Middle	This article focuses on	Standard 5:

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or High Schooler Set a Savings Goal (article)	how to assist the student in settings a savings goal: making a plan, start saving, record and reduce expenses, and tracking progress together.	Saving and Investing
Help Your Middle or High Schooler Manage an Allowance (article)	This article focuses on teaching money management through an allowance.	Standard 1: Earning an Income Standard 5: Saving and Investing Standard 8: Online Shopping and Credit Cards
Top Questions Kids Ask About Money (and How to Answer) (article)	This article focuses on turning questions about money into opportunities of learning. The article lists top questions along with the responses to each question.	Standard 1: Earning an Income Standard 5: Saving and Investing
7 Facts to Consider Before Talking to Kids About Credit (presentation)	This presentation focuses on introducing students to credit. These 7 facts should be taken into consideration to ensure that lessons on credit are as efficient as possible.	Standard 7: Borrowing Money Standard 8: Online Shopping and Credit Cards
Helping Your Child Understand How Loans Work (3:51)	This video focuses on the mechanics of how debt works. Concepts covered include principal, interest, loan calculator, defaulting, and credit scores.	Standard 7: Borrowing Money
Preparing Your Child to make Borrowing Decisions (3:33)	This video focuses on a brief explanation of debt and key questions to ask when deciding whether or not to borrow money.	Standard 7: Borrowing Money
Teaching Teens the True Cost of Charging (presentation)	This presentation focuses on the true costs of saving using credit cards. Concepts covered include temptation, interest, and time.	Standard 8: Online Shopping and Credit Cards
7 Facts to Know Before	This presentation focuses	Standard 5:

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<p>You Talk to Your Child About Saving (presentation)</p>	<p>on introducing students to saving. These 7 facts should be taken into consideration to ensure that lessons on saving are as efficient as possible.</p>	<p>Saving and Investing</p>
<p>5 Signs Your Teen May be a Victim of Identity Theft (presentation)</p>	<p>This presentation focuses on 5 signs that the student may be a victim of identity theft: unusual mail, strange phone calls, declined for driver's license, unexplained banking account withdrawals, incorrect credit report.</p>	<p>Standard 9: Identity Theft and Fraud</p>
<p>Protecting Your Child from Identity Theft (3:44)</p>	<p>This video focuses on how students can protect themselves from identity theft. Students will learn about what identify theft is and steps to take to avoid being targets of identity theft.</p>	<p>Standard 9: Identity Theft and Fraud</p>
<p>6 Steps to Help a Middle or High Schooler Budget (presentation)</p>	<p>This presentation focuses on 6 basic budgeting skills to ensure long-term financial success: determine income, estimated expenses, determining savings, discretionary spending, encouraging saving, and balancing the budget.</p>	<p>Standard 1: Earning an Income Standard 5: Saving and Investing</p>
<p>Teaching Your Teen How to Budget (4:24)</p>	<p>This video focuses on teaching budgeting and managing expenses. Students will learn about the three basic components of a budget and instructors will be equipped with tools to assist teaching budgeting.</p>	<p>Standard 1: Earning an Income Standard 5: Saving and Investing</p>
<p>Helping Your Teen Make Spending Trade-Offs</p>	<p>This video focuses on how students can make trade-</p>	<p>Standard 1: Earning an Income</p>

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(5:15)	offs for purchases. Students will learn how to identify needs from wants in order to make smart spending decisions.	
Helping Your Teen Manage a Checking Account (7:40)	This video focuses on spending and saving in relation to a checking account. Concepts covered include mobile access, ways to keep track of account, common fees, and overdraft protection.	Standard 4: Managing a Bank Account
Breaking Down Allowances for Middle and High Schoolers (presentation)	This presentation focuses on assistance in establishing an allowance for high school students. Concepts covered include average rate of an allowance, earning and allowance, and saving requirement.	Standard 1: Earning an Income Standard 5: Saving and Investing
Breaking Down Allowances for Elementary Schoolers (presentation)	This presentation focuses on assistance in establishing an allowance for elementary school students. Concepts covered include average rate of an allowance, earning and allowance, and saving requirement.	Standard 1: Earning an Income Standard 5: Saving and Investing
Teachable Money Moments for Your Child (5:08)	This video is focused on utilizing everyday situations to teach middle school students about money management.	Standard 5: Saving and Investing
How to Establish Money Rules at Any Age (presentation)	This presentation focuses on 7 money rules for a family to make smart financial decisions that will have a long-term impact.	Standard 5: Saving and Investing
Help Your Elementary Schooler Understand Allowances (article)	This article focuses on assistance in teaching an elementary school student	Standard 1: Earning an Income Standard 5:

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	about money management through an allowance.	Saving and Investing
Introducing the 3 Little Piggy Banks (presentation)	This presentation focuses on teaching young students (approximately age 5) how to save and manage money. Students are given three piggy banks (spending, saving, and giving) to help them manage their money at a young age.	Standard 1: Earning an Income Standard 5: Saving and Investing Standard 14: Charitable Giving