**Personal Financial Literacy**

*Link to Oklahoma State Department of Education Personal Financial Literacy information:* [**https://sde.ok.gov/sites/ok.gov.sde/files/PFLCumRecord.pdf**](https://sde.ok.gov/sites/ok.gov.sde/files/PFLCumRecord.pdf)

*Link to the Cumulative Record Form (Personal Financial Literacy Passport):* [**https://sde.ok.gov/sites/ok.gov.sde/files/PFLCumRecord.pdf**](https://sde.ok.gov/sites/ok.gov.sde/files/PFLCumRecord.pdf)

*The 14 original standards set forth by House Bill 1476:*

* Earning an income
* Understanding state and federal taxes
* Banking and financial services
* Managing a bank account
* Savings and investing
* Planning for retirement
* Understanding the Free Application for Federal Student Aid (FAFSA) loans and borrowing money, including predatory lending and payday loans
* Understanding interest, credit card debt, and online commerce
* Identity fraud and theft
* Rights and responsibilities of renting or buying a home
* Understanding insurance
* Understanding the financial impact and consequences of gambling
* Bankruptcy
* Charitable giving

***PFL Free Curriculum and Teacher Guides can also be found on the OK SDE website.***