



# OKLAHOMA CareerTech

## Badge Details

<b>Name</b>	0069 – Personal Financial Responsibility
<b>Description</b>	Personal Financial Responsibility addresses the identification and management of personal financial resources to meet the financial needs and wants of individuals and families, considering a broad range of economic, social, cultural, technological, environmental, and maintenance factors. This course helps students build skills in financial responsibility and decision making; analyze personal standards, needs, wants, and goals; identify sources of income, saving and investing; understand banking, budgeting, recordkeeping and managing risk, insurance and credit card debt.
<b>Criteria</b>	<p><b><i>Candidates receiving this certification will take an exam with the following criteria:</i></b></p> <p>The exam is composed of 56 questions.</p> <ol style="list-style-type: none"><li>1. Individual and Family Finance Managing 9%</li><li>2. Financial Goals 14%</li><li>3. Managing Money with Goals &amp; Budgets 21%</li><li>4. Manage Credit and Debit 29%</li><li>5. Insurance 9%</li><li>6. Saving and Investing 18%</li></ol>

