

1.

가.

(Decision Making)			, , , 가 ( , )	
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				, , 가 , , 가
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			가	

: <http://www.nice.emich.edu/classi.html#1.0>

(resource management)	(financial planning)		, , , (public assistance)
			, (budgeting)
			, , ,
		,	, ,
			, , ,
	(purchasing)		, ,
			, , , 가 , , /
			, (death related services), , , , / ,
	(conserving)		, ,

가 (citizen participation)	(consumer protection)		, , , ,
			, (efficient performance),
			(informative laws) (protective laws) (enabling laws)
			, , (business assistance)
	(consumer advocacy)		, (complaint procedures), (stress management), (conflict resolution)
			, , , ,
			( / , , )

(R.O.Herrmann)

4

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(Choice Making)	가 (Values and Social Influences on Choice) (Decision-Making) : , , (Resources : Money, Time, Credit, Knowledge) (Budgeting)
(Financial Management)	(Credit) (Savings and Investment) , (Banking Services, Checking) (Life Insurance) (Health Insurance) (Auto Insurance) 가 (Home Insurance) (Social Insurance)
(Buymanship)	(Product choice) (Consumer and the Market) (Public Goods)
(Consumer Citizenship)	(Consumer Role in American Economy) (Consumer Rights and Responsibilities) (Consumer Problems) (Consumer Protection)

(Council of Europe)

14

(1)

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(2)

(3) 가

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(9)

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(13)

(14)

## 2. 가

가.

	Stage 1(1-2 ) : 5-7
(financial understanding)	- 가, . ( ) . 가 . 가 - 가 . 가 가 - 가 가 . 가 가
(financial competence)	- . . ( ) , . . ( ) . ( ) - (basic risk and return) . ,
(financial responsibility)	- (making personal life choices) . 가 . 가 . 가 - 가 . 가 ( 가 . 가가 ) . ( 가 , 가가 ) )

: <http://www.dfes.gov.uk/publications/guidanceonthelaw/fcg/>

Stage 2 (3-6 ) : 7-11	
(financial understanding)	<p>- 가, ( , , / )</p> <p>. /</p> <p>. ( )</p> <p>. ( )</p> <p>- 가</p> <p>. 가</p> <p>. , 가 가</p> <p>- 가 , 가 ( , , , )</p> <p>. , 가</p>
(financial competence)	<p>-</p> <p>.</p> <p>. ( 가 )</p> <p>- ,</p> <p>.</p> <p>. ( )</p> <p>. ( , )</p> <p>- ) ( , )</p> <p>. 가 , ( 가</p> <p>) ( )</p> <p>. ( )</p> <p>. )</p>
(financial responsibility)	<p>- 가 ,</p> <p>.</p> <p>. ( 가 )</p> <p>.</p> <p>. 가</p> <p>-</p> <p>.</p> <p>. ( 가 가</p> <p>)</p>



Stage 3(7-9 ) : 11-14	
(financial understanding)	<p>- 가,</p> <p>. , ,</p> <p>가 가</p> <p>. 가 가</p> <p>- 가 가</p> <p>. 가 가</p> <p>- 가 가</p> <p>. 가 ( )</p>
(financial competence)	<p>- , ) , (</p> <p>- , , ) (1</p> <p>. (CD CD , 가 )</p> <p>- ( , ,</p> <p>가 가 가</p> <p>가 )</p> <p>. 가 가 가 (2</p> <p>)</p>
(financial responsibility)	<p>- ) ( 1 , ,</p> <p>. 가 가</p> <p>. 가 가</p> <p>. 가</p> <p>- 가</p> <p>. ( , ,</p> <p>)</p> <p>. , 가</p> <p>. , 가,</p>

Stage 4(10-11 ) : 14-16	
(financial understanding)	<ul style="list-style-type: none"> <li>- 가, (가</li> <li>· , )</li> <li>· , , ,</li> <li>- 가 가 가</li> <li>· , , 가 가</li> <li>· ( )</li> <li>· , 가 가 ( 가 )</li> <li>· , ( 가 )</li> </ul>
(financial competence)	<ul style="list-style-type: none"> <li>- , ,</li> <li>- , , , ,</li> <li>· , , , ,</li> <li>· ,</li> <li>- , ( 가 )</li> <li>· , , 가 ( )</li> <li>· ) (</li> <li>· ) (low risk</li> <li>low return, high risk high return )</li> </ul>
(financial responsibility)	<ul style="list-style-type: none"> <li>- . . . 가</li> <li>· 가</li> <li>· .</li> <li>· 가</li> <li>- / , 가 ,</li> <li>· , 가 ( )</li> <li>· ( )</li> <li>· , 가 ( )</li> <li>· ( 가, , )</li> </ul>

(1)

	(Income)
4 ( 4)	- / , - , , - 가 -
8 ( 2)	- , 가 , , - 가 -
12 ( 3)	- , , - / - / - (deduction), (exemption), -

: JumpStart, National Standards in Personal Finance with Benchmarks, Application and Glossary for K-12 Classrooms, 2nd Ed., 2002

(Money Management)	
4 ( 4)	- 가 - - - (budget)
8 ( 2)	- , , 가 - - . - , ( ) - ( , , 가)
12 ( 3)	- - 가 - 가 ( ) - ( , , ) - , , / , , / , , / , , / -

	(Spending, Credit)
4 ( 4)	- - 가 - - - 가
8 ( 2)	- - 가 - 가 - - , - 가 - ,
12 ( 3)	- 가 가 - / - , , - 가 - 가 - debt relief 가 - , -

	(Saving · Investing)
4 ( 4)	- - - , , - ,
8 ( 2)	- - - 가 , , - 가 -72 , - -
12 ( 3)	- 가 - 가 - 가 - 가 - ( , - )

(2)

1	(Scarcity)	
2	(Marginal Cost/ Benefit)	, , , ,
3	(Allocation of Goods and Services)	가
4	/ (Role of Incentives)	
5	가 가 (Gain from Trade)	,
6	, , 가가 가 (Specialization and Trade)	
7	가 (Markets- Price & Quantity Determination)	가 ,
8	가 (Role pf Price in Market)	가
9	가 가 (Role of Competition)	
10	(Role of Economic Institutions)	가 ( NPO ) , ,

: <http://www.ncee.net/ea/standards/standard.php?sid=1>

11	가 (Role of Money)	가
12	(Role of Interest Rate)	가
13	가 (Role of Resource in Determining Income)	,
14	(Profit & the Entrepreneur)	,
15	(Growth)	
16	(Role Government)	가
17	(Using Cost/Benefit Analysis to Evaluate Government Programs)	가
18	가 , 가 (Macroeconomy-Income,Price)	
19	가 (Unemployment and Inflation)	
20	가 (Monetary & Fiscal Policy)	



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		- 가
		- 가 ( )
		- 가
	1,2	- 가 ( )
	3,4	- 가 ( )
	5,6	- 가
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: 金融広報委員会, 『金融に関する消費者教育の推進に当たっての指針』, 2002 (<http://www.saveinfo.or.jp/consumer/sisin/sisinfo04.html>)

		가 . ,
		- ( )
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	3,4	- 가 ( ) -
	5,6	- ( ) ( )
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	( )	- , ( , - )

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1,2	- ) ( 가	
3,4	-	
5,6	- -ATM	
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( )	- , , , , . - , , , - - , - Payoff	

		-
	1,2	- ( ) - ( : )
	3,4	- ( : ) - ( )
	5,6	- ( )
		- 가
		- , -
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: , 2003.7(http:// ecoe .kdi.re.kr) , 가 ,

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3.

Alabama	가 가, 가		9~12
California	7~8 가 가 , , , 가 , ( )		7,8 7~12
Colorado			
Connecticut	가 가 가		
Georgia	가 , , technology		9~12 9~12



Illinois	9~12 . , , 가 . .		9~12
Kentucky	가 .		K~12
Louisiana	가	가	, 9~12
Massachusetts	, .		Pre-K ~12
Minnesota	9 ( ) 가 .(Minn 3501.0449) (Administrative Language added in 1998)		6~12
Missouri	.	가	가
New York	가 .	-가 -	- 6~8 - 9~12

: <http://www.jumpstartcoalition.com/upload/NEFEChart.htm>

4.

				가					개)
							가	1	
		×	×	3.5	-	1.2	108.9	219.5	10
				4.2	3.0	3.6	94.6	89.8	3
			×	2.0	2.0	2.0	91.3	215.4	1
				5.8	5.8	5.8	60.9	9.1	1
				5.8	-	2.1	101.7	179.3	15
		×	×	4.5	2.7	3.2	82.0	71.6	6
				6.6	4.8	5.4	82.3	82.7	12
			6.8	6.8	6.8	78.3	4.3	1	
				6.8	2.7	4.8	82.0	75.1	19
			6.8	-	3.6	90.7	121.0	34	
		×	×	2.7	2.7	2.7	86.6	87.2	3
				2.7	2.7	2.7	86.6	87.2	3
	×	×	5.4	4.5	4.7	101.0	268.2	4	
			8.6	6.6	7.5	86.5	29.7	5	
			10.0	9.2	9.4	77.1	17.5	4	
			10.0	4.5	7.2	88.1	99.3	13	
			10.0	2.7	6.4	87.8	97.1	16	
		10.0	-	4.5	89.8	113.4	50		

- : 1) ( ) ( ) (A), (B), (C), (D), (E) 가  
 ( = A × 0.15 + B × 0.3 + C × 0.15 + D × 0.05 + E × 0.35)  
 2) 가 “ ( ) × 0.6 + ( ) × 0.4”  
 3) ( , )

**(KIDI)**

96-1	가	/	, 1996.4
96-2		/	, 1997.2
96-3		:	
96-4		/	, ,
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96-5		, /	, , 1997.3
96-6		/	, , 1997.3
96-7		(I) :	/ , , 1997.3
96-8	가	:	/
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96-9		/	, , 1997.3.
97-1		/	, , , 1997.5.
97-2		:	
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98-1	M&A	:	M&A
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98-2		/	, , , 1998.2
98-3		/	, , , 1998.2
98-4		( ) :	/
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98-5		:	/
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99-1		( ) :	
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99-5		(Survival Analysis)		/
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99-7		:	/	, 1999.7
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2000-9	10		/	, 2000.11
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2001-2	OECD	가	/	, 2001.1
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97-1	(IIS)	( 33 )			, 1997.7
97-2	(PIC)	( 18 )			, 1997.9

98-1		( I ) /	,	,	1998.2
98-2	가 가	/	,	,	1998.3
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98-4	M&A	/	,	,	1998.8
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97-1			/	,	,	, 1997.10
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2003-1		/	,	,	,	, 2003.7

1		/ Harold D. Skipper, Robert W. Klein, Martin F. Grace, 1997.6
2		/ D. Farny, , J. E. Johnson, , 1998.3
3	1	, 1998.11
4	2	, 1999.12

Insurance Business Report		
1		, 1997.5
2	OECD	/ , , 1997.10
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4		/ , 1997.12
5	IMF	/ , 1998.3
6		/ , 1998.3
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8		/ , , : , , , , , 1999.2
9	(IT)	: / , 1999.3
10	가	/ , 1999.3
11	IMF	/ , , 1999.3
12		/ , , 1999.10
13	21	/ , , 1999.12
14	WTO 가	/ , 2002.4
15	5	/ , 2002. 9
16	2010	/ , 2003.5
17		/ , 2003.5



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- 2 Korea Insurance Industry 2000 / Insurance Research Center, 2001.4
- 3 Korea Insurance Industry 2001 / Insurance Research Center, 2002.2
- 4 Korea Insurance Industry 2002 / Insurance Research Center, 2003.2

CEO Report	
2000-1	/ , , 2000.5
2000-2	/ , 2000.6
2000-3	/ , 2000.10
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2001-1	/ , , 2001.8
2001-2	가 / , , 2001.8
2001-3	가 / , , 2001.10
2002-1	/ , 2002.4
2002-2	PL PL / , 2002.6
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2002-5	CI(Critical Illness) / , 2002.10

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2003-2	2003	/		, 2003.3
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2003-4	가 2003.7			/ ,
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가 :

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