Instructional Materials Adoption Bid Detailed Report for 2024-2025 9-12 Personal Financial Literacy and Money Management Created on: 07/19/2024 01:59 PM

Free Symbol:

- 1 • Free 1:1 ratio
- 2 * Free 1:Teacher for Elementary Grades K-3 (1:18)
- 3 + Free 1:Teacher for Elementary Grades 4-5 (1:22)
- 4 ‡ Free 1:Teacher for Secondary
- 5 § Free 1:School one time only
- 6 O Free 1:District one time only
- 7 # Free only with initial adoption and purchase
- 8 ^ Special ratio (See "Free Terms" column in contract for details)

Economics and Personal Finance (# 2102300)

Bid#: 821 Nucleus Robotics, LLC Financial Literacy Authors: Nucleus Robotics LLC Copyright: 2023/Student and Teacher Edition (Internet Based) Course: Economics and Personal Finance

ISBN	Description	Туре	Price	Free Sym	Terms	Grade Level
NA	Financial Literacy	Major Tool (Priced)	4000	●, ‡ ,#	\$4,000 per teacher but bulk pricing available (as low as \$500/teacher, depending on volume) 12-Month agreements, with 20% discounts for 3-year contracts, and 25% discounts for 5-year contracts	6,7,8,9,10,11,12

Bid#: 1033 The Lampo Group, LLC DBA Ramsey Solutions Foundations in Economics & Personal Finance – FL 2024 Version Authors: Ramsey Solutions Copyright: 2024/1st Edition (Internet Based, Teacher's Edition) Course: Economics and Personal Finance

ISBN	Description	Туре	Price	Free Sym	Terms	Grade Level
9798887820538	Foundations in Economics and Personal Finance - FL 2024 - 1 Year- Gold Package	Major Tool (Priced)	27.99		Priced per student. Includes digital student license, digital teacher guide plus resources, and a print consumable student text set. One print FL teacher guide set per school and PD included for free	9,10,11,12
9798887820545	Foundations in Economics and Personal Finance - FL 2024 - 1 Year- Silver Package	Major Tool (Priced)	22.99		Priced per student. Includes digital student license, digital teacher guide plus resources. One print FL teacher guide set per school and PD included for free	9,10,11,12
9798887820552	Foundations in Economics and Personal Finance - FL 2024 - 1 Year- Bronze Package	Major Tool (Priced)	20.99		Priced per student. Includes digital student license, digital teacher guide plus resources.	9,10,11,12
9798887820644	Foundations in Economics and Personal Finance - FL 2024 - 3 Year- Gold Package	Major Tool (Priced)	79.77		Priced per student. Includes digital student license, digital teacher guide plus resources, and a print consumable student text set. One print FL teacher guide set per school and PD included for free	9,10,11,12
9798887820651	Foundations in Economics and Personal Finance - FL 2024 - 3 Year- Silver Package	Major Tool (Priced)	65.52		Priced per student. Includes digital student license, digital teacher guide plus resources. One print FL teacher guide set per school and PD included for free	9,10,11,12
9798887820668	Foundations in Economics and Personal Finance - FL 2024 - 3 Year- Bronze Package	Major Tool (Priced)	59.82		Priced per student. Includes digital student license, digital teacher guide plus resources.	9,10,11,12

9798887820675	Foundations in Economics and Personal Finance - FL 2024 - 5 Year- Gold Package	Major Tool (Priced)	125.96	Priced per student. 9,10,11,12 Includes digital student license, digital teacher guide plus resources, and a print consumable student text set. One print
				FL teacher guide set per school and PD included for free
9798887820682	Foundations in Economics and Personal Finance - FL 2024 - 5 Year- Silver Package	Major Tool (Priced)	103.46	Priced per student. 9,10,11,12 Includes digital student license, digital teacher guide plus resources. One print FL teacher guide set per school and PD included for free
9798887820699	Foundations in Economics and Personal Finance - FL 2024 - 5 Year- Bronze Package	Major Tool (Priced)	94.46	Priced per student. 9,10,11,12 Includes digital student license, digital teacher guide plus resources.
9798887820811	Foundations in Personal Finance - FL 2024 - Print Teacher Guide	Major Tool (Priced)	174.99	Hardcopy, spiral bound, 9,10,11,12 reusable teacher resource
9798887820842	Foundations in Economics - FL 2024 - Print Teacher Guide	Major Tool (Priced)	174.99	Hardcopy, spiral bound, 9,10,11,12 reusable teacher resource

Economics and Personal Finance Honors (# 2102305)

Bid#: 1034

The Lampo Group, LLC DBA Ramsey Solutions

Foundations in Economics & Personal Finance – FL 2024 Honors Version

Authors: Ramsey Solutions

Copyright: 2024/1st Edition

(Internet Based, Teacher's Edition)

Course: Economics and Personal Finance Honors

ISBN	Description	Туре	Price	Free Sym	Terms	Grade Level
9798887820705	Foundations in	Major	27.99		Priced per student.	9,10,11,12
	Economics and	Tool			Includes digital student	
	Personal Finance	(Priced)			license, digital teacher	
	Honors - FL 2024 -				guide plus resources, and	
	1 Year- Gold				a print consumable	
	Package				student text set. One	
					print FL teacher guide set	
					per school and PD	
					included for free	
9798887820712	Foundations in	Major	22.99		Priced per student.	9,10,11,12
	Economics and	Tool			Includes digital student	
	Personal Finance	(Priced)			license, digital teacher	
	Honors- FL 2024 -				guide plus resources. One	
	1 Year- Silver				print FL teacher guide set	
	Package				per school and PD	
					included for free	
9798887820729	Foundations in	Major	20.99			9,10,11,12
	Economics and	Tool			Priced per student.	
	Personal Finance	(Priced)			Includes digital student	
	Honors- FL 2024 -				license, digital teacher	
	1 Year- Bronze				guide plus resources.	
	Package					
9798887820736	Foundations in	Major	79.77		Priced per student.	9,10,11,12
	Economics and	Tool			Includes digital student	
	Personal Finance	(Priced)			license, digital teacher	
	Honors - FL 2024 -				guide plus resources, and	
	3 Year- Gold				a print consumable	
	Package				student text set. One	
					print FL teacher guide set	
					per school and PD	
					included for free	

				
9798887820743	Foundations in	Major	65.52	Priced per student. 9,10,11,12
	Economics and	Tool		Includes digital student
	Personal Finance	(Priced)		license, digital teacher
	Honors - FL 2024 -			guide plus resources. One
	3 Year- Silver			print FL teacher guide set
	Package			per school and PD
				included for free
9798887820750	Foundations in	Major	59.82	9,10,11,12
	Economics and	Tool		Priced per student.
	Personal Finance	(Priced)		Includes digital student
	Honors - FL 2024 -			license, digital teacher
	3 Year- Bronze			guide plus resources.
	Package			
9798887820767	Foundations in	Major	125.96	Priced per student. 9,10,11,12
	Economics and	Tool		Includes digital student
	Personal Finance	(Priced)		license, digital teacher
	Honors - FL 2024 -	· · /		guide plus resources, and
	5 Year- Gold			a print consumable
	Package			student text. One print
	1 0010080			teacher guide per school
				and PD included for free
9798887820774	Foundations in	Major	103.46	Priced per student. 9,10,11,12
5750007020774	Economics and	Tool	100.40	Includes digital student
	Personal Finance	(Priced)		license, digital teacher
	Honors - FL 2024 -	(intecu)		guide plus resources. One
	5 Year- Silver			print teacher guide per
				school and PD included
	Package			for free
9798887820781	Foundations in	Major	94.46	9,10,11,12
9/9888/820/81		Major	94.40	
	Economics and	Tool		Priced per student.
	Personal Finance	(Priced)		Includes digital student
	Honors - FL 2024 -			license, digital teacher
	5 Year- Bronze			guide plus resources.
	Package			
9798887820811	Foundations in	Major	174.99	Hardcopy, spiral bound, 9,10,11,12
	Personal Finance -	Tool		reusable teacher resource
	FL 2024 - Print	(Priced)		
	Teacher Guide			
9798887820842	Foundations in	Major	174.99	Hardcopy, spiral bound, 9,10,11,12
	Economics - FL	Tool		reusable teacher resource
	2024 - Print	(Priced)		
	Teacher Guide			

Personal Finance and Money Management (# 2102371)

Bid#: 820 CEV Multimedia iCEV Personal Finance & Money Management (Individual Course) Authors: CEV Multimedia, LLC Copyright: 2024/1st (Internet Based, Teacher's Edition, Student's Edition) Course: Personal Finance and Money Management

ISBN	Description	Туре	Price	Free	Terms	Grade
				Sym		Level
9798888641033	iCEV Personal	Major Tool	1875		Includes online access	9,10,11,12
	Finance & Money	(Priced)			for 25 students and 1	
	Management				teacher for the iCEV	
	(Individual Course)				Personal Finance &	
					Money Management	
					Course for 1 year.	
8888641033002	iCEV Personal	Major Tool	1775		Includes online access	9,10,11,12
	Finance & Money	Package			for 1 teacher for the	
	Management -	Component			iCEV Personal Finance	
	Teacher (1-year				& Money Management	
	online access for 1				Course for 1 year.	
	teacher)				Student access is	
					required and must be	
					purchased separately.	
8888641033001	iCEV Personal	Major Tool	100		Includes online access	9,10,11,12
	Finance & Money	Package			for 1 student for the	
	Management	Component			iCEV Personal Finance	
	Student (1-year				& Money Management	
	online access for 1				Course for 1 year.	
	student)				Teacher access must	
					be purchased	
					separately.	

Bid#: 859 Decker & Associates, Inc. PERSONAL FINANCIAL LITERACY & MONEY MANAGEMENT FOR REAL LIFE Authors: Decker & Associates, Inc. Copyright: Copyright 2024 Decker & Associates, Inc. All Rights Reserved/2024-25 (Internet Based)

Course: Personal Finance and Money Management

ISBN	Description	Туре	Price	Free Sym	Terms	Grade Level
979-8- 3507-3238- 2	Online Teacher Edition - 5 Year	Major Tool (Priced)	875	-	5 Year Teacher License, Price per Teacher	9,10,11,12
979-8- 3507-3237- 5	Online Student Edition - 1 Year	Major Tool (Priced)	50		1 year Student License, Price per student	9,10,11,12
979-8- 3507-3237- 5	Online Student Edition - 5 Year	Major Tool (Priced)	250		5 Year Student License, Price per student	9,10,11,12
979-8- 3507-3238- 2	Online Teacher Edition - 1 Year	Major Tool (Free)	175		1 Year Teacher License, Price Per Teacher	9,10,11,12

Bid#: 861 McGraw Hill LLC Florida Focus on Personal Financial Literacy Authors: Kapoor Copyright: 2024/1 (Print Based, Internet Based, Print and Internet Based) Course: Personal Finance and Money Management

ISBN	Description	Туре	Price	Free Sym	Terms	Grade Level
9781265637439	Florida Focus on Personal Financial Literacy Teacher Manual	Major Tool (Free)	44.55	+	Free per teacher with purchase of 5 Year or 4 Year Student Bundle	9,10,11,12
9781265634957	Florida Focus on Personal Financial Literacy Student Edition	Major Tool Package Component	99.96			9,10,11,12
9781265633561	Florida Focus on Personal Financial Literacy Student Workbook	Major Tool Package Component	27.99			9,10,11,12

07012000000	Flavida Facus en Demonal	Anneillen	112.20			0 10 11 12
9781266889806	Florida Focus on Personal Financial Literacy Online Student Edition, 4 yr subscription	Ancillary (Priced)	112.26			9,10,11,12
9781266889721	Florida Focus on Personal Financial Literacy Online Student Edition, 1 yr subscription	Ancillary (Priced)	96.78			9,10,11,12
9781266890123	Florida Focus on Personal Financial Literacy Online Teacher Edition, 1 yr subscription	Ancillary (Priced)	163.92			9,10,11,12
9781266890383	Florida Focus on Personal Financial Literacy Online Teacher Edition, 4 yr subscription	Ancillary (Free)	225.39	+	Free per teacher with purchase of 4 Year Student Bundle	9,10,11,12
9781266890437	Florida Focus on Personal Financial Literacy Online Teacher Edition, 5 yr subscription	Major Tool (Free)	245.88	+	Free per teacher with purchase of 5 Year Student Bundle	9,10,11,12
9781266889967	Florida Focus on Personal Financial Literacy Online Student Edition, 5 yr subscription	Major Tool Package Component	117.42			9,10,11,12
9781266875243	Florida Focus on Personal Financial Literacy Multi- Year Workbook Student Bundle, 5-year subscription	Ancillary (Priced)	167.46			9,10,11,12
9781266874093	Florida Focus on Personal Financial Literacy Standard Student Bundle, 5-year subscription	Ancillary (Priced)	139.05			9,10,11,12
9781266874864	Florida Focus on Personal Financial Literacy Multi- Year Workbook Student Bundle, 4-year subscription	Ancillary (Priced)	159.24			9,10,11,12
9781266874758	Florida Focus on Personal Financial Literacy Workbook Student Bundle, 4-year subscription	Ancillary (Priced)	149.25			9,10,11,12
9781266873164	Florida Focus on Personal Financial Literacy Standard Student Bundle, 4-year subscription	Ancillary (Priced)	133.89			9,10,11,12
9781266874581	Florida Focus on Personal Financial Literacy Workbook Student Bundle, 1-year subscription	Ancillary (Priced)	133.77			9,10,11,12

9781266871474	Florida Focus on Personal	Ancillary	118.41		9,10,11,12
	Financial Literacy	(Priced)			
	Standard Student Bundle,				
	1-year subscription				
9781266874802	Florida Focus on Personal	Major Tool	154.47		9,10,11,12
	Financial Literacy	(Priced)			
	Workbook Student				
	Bundle, 5-year				
	subscription				

Bid#: 988 ProperLiving, LLC dba Budget Challenge Budget Challenge Personal Finance Authors: Timothy Lambrecht Copyright: 2024/High School (Internet Based, Other - Digital Based, Soft Cover, Hard Cover) Course: Personal Finance and Money Management

ISBN	Description	Туре	Price	Free Sym	Terms	Grade Level
9781736123362	Complete program including E-textbook with individual, award- winning, live simulation where student manages all the finances of an independent young adult for ten weeks in real time. Full access to textbook ancillary resources and live Help Desk.	Major Tool (Priced)	120	<u> </u>	Five-year Student License entirely online with the latest online and downloadable digital textbook version.	9,10,11,12
9781736133362	Complete program including E-textbook with individual, award- winning, live simulation where student manages all the finances of an independent young adult for ten weeks in real time. Full access to textbook ancillary resources and live Help Desk.	Major Tool (Priced)	96		Four-year Student License entirely online with the latest online and downloadable digital textbook version.	9,10,11,12

9781736123348	Teacher Resource	Ancillary	249	ŧ	The purchase of	9,10,11,12
5701750125510	Package including	(Free)	215	•	student licenses	3,10,11,12
	detailed Teacher Guide	(1100)			enables unlimited	
	with answer keys,				teacher access and	
	assessment suite with				reproduction rights	
	traditional and				to all digital	
	authentic self-scoring				resources for the	
	assessments, Real				duration of the	
	World Activities, Guided				student license	
	Reading Activities,				agreement.	
	presentation slides,					
	priority Help Desk.					
9781736133362	Print Softcover Budget	Ancillary	34.95		Consumable	9,10,11,12
	Challenge Personal	(Priced)			softcover print	
	Finance Textbook				version of textbook	
9781736123393	Hardcover print Budget	Ancillary	64.95		Print textbook only	9,10,11,12
	Challenge Personal	(Priced)				
	Finance textbook only					

Bid#: 991 Cengage Learning Managing Your Personal Finances Authors: Connor Copyright: 2026/8th (Print Based, Internet Based, Print and Internet Based) Course: Personal Finance and Money Management

ISBN	Description	Туре	Price	Free	Terms	Grade
				Sym		Level
9798214068848	Print Student Edition	Major Tool (Priced)	102			9,10,11,12
9798214068879	MindTap 1 year	Major Tool (Priced)	37			9,10,11,12
9798214068916	MindTap 5 year	Major Tool (Priced)	149			9,10,11,12
9798214089140	Print Student Edition + MindTap 1 year	Major Tool (Priced)	116.75			9,10,11,12
9798214089188	Print Student Edition + MindTap 5 year	Major Tool (Priced)	155.5			9,10,11,12
979821439513	Print Student Edition + MindTap 1 year + Student Activity Guide	Major Tool (Priced)	120.5			9,10,11,12
9798214393520	Print Student Edition + MindTap 5 year + Student Activity Guide	Major Tool (Priced)	151			9,10,11,12

Bid#: 1013 eDynamic Holdings LP Personal Finance and Money Management Authors: Stephanie McKinney Copyright: 2024/1 (Internet Based) Course: Personal Finance and Money Management

ISBN	Description	Туре	Price	Free Sym	Terms	Grade Level
9781959433750	Personal Finance and Money Mangement	Major Tool (Priced)	60		One (1) year digital student license cost per student	9,10,11,12
9781959433750	Personal Finance and Money Management	Major Tool (Priced)	180		Five (5) year digital student license cost per student	9,10,11,12

Bid#: 1031 The Lampo Group, LLC DBA Ramsey Solutions Foundations in Personal Finance - FL 2024 Version Authors: Ramsey Solutions Copyright: 2024/4th Edition (Internet Based, Teacher's Edition) Course: Personal Finance and Money Management

ISBN	Description	Туре	Price	Free	Terms	Grade
				Sym		Level
9781936948819	Foundations in	Major	24.99		Priced per student.	9,10,11,12
	Personal Finance	Tool			Includes digital student	
	- FL 2024 - 1	(Priced)			license, digital teacher	
	Year- Gold				guide plus resources, and a	
	Package				print consumable student	
					text. One print teacher	
					guide per school and PD	
					included for free	
9781936948857	Foundations in	Major	19.99		Priced per student.	9,10,11,12
	Personal Finance	Tool			Includes digital student	
	- FL 2024 - 1	(Priced)			license and digital teacher	
	Year- Silver				guide plus resources. One	
	Package				print teacher guide per	
					school and PD included for	
					free.	
9781936948826	Foundations in	Major	17.99		Priced per student.	9,10,11,12
	Personal Finance	Tool			Includes digital student	
	- FL 2024 - 1	(Priced)			license and digital teacher	
	Year- Bronze				guide plus resources.	
	Package					

			,		
9781936948864 9781936948833	Foundations in Personal Finance - FL 2024 - 3 Year- Gold Package Foundations in	Major Tool (Priced) Major	71.22 56.97	Priced per student.9,10,11,Includes digital studentlicense, digital teacherguide plus resources, and aprint consumable studenttext. One print teacherguide per school and PDincluded for freePriced per student.9,10,11,	
	Personal Finance - FL 2024 - 3 Year- Silver Package	Tool (Priced)		Includes digital student license and digital teacher guide plus resources. One print FL teacher guide per school and PD included for free.	
9781936948871	Foundations in Personal Finance - FL 2024 - 3 Year- Bronze Package	Major Tool (Priced)	51.27	Priced per student. 9,10,11, Includes digital student license and digital teacher guide plus resources.	12
9781936948840	Foundations in Personal Finance - FL 2024 - 5 Year- Gold Package	Major Tool (Priced)	112.46	Priced per student.9,10,11,Includes digital studentlicense, digital teacherguide plus resources, and aprint consumable studenttext. One print FL teacherguide per school and PDincluded for free	12
9781936948888	Foundations in Personal Finance - FL 2024 - 5 Year- Silver Package	Major Tool (Priced)	89.96	Priced per student. 9,10,11, Includes digital student license and digital teacher guide plus resources. One print FL teacher guide per school and PD included for free.	12
9781936948901	Foundations in Personal Finance - FL 2024 - 5 Year- Bronze Package	Major Tool (Priced)	80.96	Priced per student. 9,10,11, Includes digital student license and digital teacher guide plus resources.	12
9798887820811	Foundations in Personal Finance - FL 2024 - Print Teacher Guide	Major Tool (Priced)	174.99	Hardcopy, spiral bound, 9,10,11, reusable teacher resource	12

Bid#: 1115 Lincoln Learning Solutions Personal Finance and Money Management Authors: Lincoln Learning Solutions Copyright: 2024/V.1 (Other - Digital Based) Course: Personal Finance and Money Management

ISBN	Description	Туре	Price	Free Sym	Terms	Grade Level
FLS014	Personal Finance and Money Management	Major Tool (Priced)	50		There is no associated cost for Florida LEA teachers to access the curriculum upon adoption. However, if Lincoln Learning Solutions' Teacher Facilitators are utilized in conjunction with the curriculum adoption, an additional fee will apply.	10

Bid#: 1133 Living Smarter LLC Living Smarter: Personal Finance and Money Management Authors: Rivka Resnik Copyright: 2024/First (Hard Cover, Teacher's Edition, Student's Edition) Course: Personal Finance and Money Management

ISBN	Description	Туре	Price	Free Sym	Terms	Grade Level
979-8-9904617-0-3	Textbook	Major Tool (Priced)	110			9,10,11,12
979-8-9904617-2-7	Workbook	Major Tool (Priced)	69			9,10,11,12
979-8-9904617-1-0	Student Workbook	Major Tool (Priced)	35			9,10,11,12

Bid#: 1248 Goodheart-Willcox Publisher Foundations of Financial Literacy Authors: Robert L. Dansby and Sally R. Campbell Copyright: 2024/12th (Print Based, Internet Based, Print and Internet Based, Other - Digital Based) Course: Personal Finance and Money Management

ISBN	Description	Туре	Price	Free Sym	Terms	Grade Level
979-8-	Student Print Textbook:	Major	105			9,10,11,12
88817-	Foundations of Financial Literacy	Tool				
656-6		(Priced)				

979-8-	Student Bundle, Print + Online	Ancillary	157.5			9,10,11,12
89448-	Learning Suite, 6Y, Shared	(Priced)				
070-1	Classroom Subscription:					
	Foundations of Financial Literacy					
979-8-	Student Online Learning Suite, 6Y	Ancillary	127.5			9,10,11,12
89448-	Single Sign-On: Foundations of	(Priced)				
073-2	Financial Literacy					
979-8-	Online Instructor Resources:	Ancillary	600	^	FWO 1:25 for	9,10,11,12
89448-	Foundations of Financial Literacy	(Priced)			Secondary	
139-5						
979-8-	Student Online Learning Suite, 6Y	Major	120.75			9,10,11,12
89448-	Shared Classroom Subscription:	Tool				
069-5	Foundations of Financial Literacy	(Priced)				
979-8-	Student Bundle: Print + Online	Ancillary	164.25			9,10,11,12
89448-	Learning Suite, 6Y LMS-ready	(Priced)				
072-5	Common Cartridge: Foundations					
	of Financial Literacy					
979-8-	Student Bundle, Print + Online	Ancillary	164.25			9,10,11,12
89448-	Learning Suite, 6Y Single Sign-On:	(Priced)				
074-9	Foundations of Financial Literacy					
979-8-	Student Online Learning Suite, 6Y	Ancillary	127.5			9,10,11,12
89448-	LMS-ready Common Cartridge:	(Priced)				
071-8	Foundations of Financial Literacy					

Personal Finance and Money Management Honors (# 2102373)

Bid#: 858

Decker & Associates, Inc.

PERSONAL FINANCIAL LITERACY & MONEY MANAGEMENT FOR REAL LIFE, a Florida Honors Course

Authors: Decker & Associates, Inc.

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Course: Personal Finance and Money Management Honors

ISBN	Description	Туре	Price	Free	Terms	Grade
				Sym		Level
979-8-	Online Teacher	Major Tool	175		1 Year Teacher License,	9,10,11,12
3507-3236-	Edition - 1 Year	(Priced)			Price Per Teacher	
8						
979-8-	Online Student	Major Tool	50		1 year Student License,	9,10,11,12
3507-3235-	Edition - 1 Year	(Priced)			Price per student	
1						
979-8-	Online Teacher	Major Tool	875		5 Year Teacher License,	9,10,11,12
3507-3236-	Edition - 5 Year	(Priced)			Price per Teacher	
8						

979-8-	Online Student	Major Tool	250	5 Year Student License, 9,10,11,1	12
3507-3235-	Edition - 5 Year	(Priced)		Price per student	
1					

Bid#: 989

ProperLiving, LLC dba Budget Challenge

Budget Challenge Personal Finance

Authors: Timothy Lambrecht

Copyright: 2024/High School

(Internet Based, Other - Digital Based, Soft Cover, Hard Cover)

Course: Personal Finance and Money Management Honors

ISBN	Description	Туре	Price	Free	Terms	Grade
9781736123362	Complete program including E-textbook with individual, award- winning, live simulation where student manages all the finances of an independent young adult for ten weeks in real time. +Investing Module, textbook ancillary resources, live	Major Tool (Priced)	140	Sym	Five-year Student License entirely online with the latest online and downloadable digital textbook version. Includes +Investing Module.	Level 9,10,11,12
9781736133362	Help Desk. Complete program including E-textbook with individual, award- winning, live simulation where student manages all the finances of an independent young adult for ten weeks in real time with +Investing Module, ancillary resources, live Help Desk.	Major Tool (Priced)	112		Four-year Student License entirely online with the latest online and downloadable digital textbook version. Includes +Investing Module.	9,10,11,12
9781736123348	Teacher Resource Package including detailed Teacher Guide with answer keys, assessment suite with traditional and authentic self-scoring assessments, Real World Activities, Guided Reading Activities, presentation slides, priority Help Desk.	Ancillary (Free)	249	+	The purchase of student licenses enables unlimited teacher access and reproduction rights to all digital resources for the duration of the student license agreement.	9,10,11,12
9781736133362	Print Softcover Budget Challenge Personal Finance Textbook	Ancillary (Priced)	34.95		Print softcover textbook only	9,10,11,12

9781736123393	Hardcover print Budget	Ancillary	64.95	Print textbook only	9,10,11,12
	Challenge Personal	(Priced)			
	Finance textbook only				

Bid#: 992 Cengage Learning Managing Your Personal Finances, FL Honors Edition Authors: Connor Copyright: 2026/1st (Print Based, Internet Based, Print and Internet Based) Course: Personal Finance and Money Management Honors

ISBN	Description	Туре	Price	Free	Terms	Grade
				Sym		Level
9798214390307	Print Student Edition	Major Tool (Priced)	102			9,10,11,12
9798214393858	MindTap 1 year	Major Tool (Priced)	37			9,10,11,12
9798214393896	MindTap 5 year	Major Tool (Priced)	149			9,10,11,12
9798214393926	Print Student Edition + MindTap 1 year	Major Tool (Priced)	116.75			9,10,11,12
9798214393957	Print Student Edition + MindTap 5 year	Major Tool (Priced)	155.5			9,10,11,12
9798214393902	Print Student Edition + MindTap 1 year + Student Activity Guide	Major Tool (Priced)	120.5			9,10,11,12
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