Financial Literacy Crosswalk

KANSAS STATE DEPARTMENT OF EDUCATION

Kansas leads the world in the success of each student.

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FINANCIAL LITERACY CROSSWALK

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FINANCIAL LITERACY CROSSWALK

Introduction

The new standards, a collaboration of Jump$tart and the Council for Economic Education,

were developed through the involvement of professionals across multiple financial literacy platforms. After review by the Kansas State Department of Education (KSDE), it was deemed appropriate for Kansas and were adopted as the Kansas financial literacy K-12 standards (for more information: https://www.jumpstart.org). This crosswalk was developed by KSDE in conjunction with teachers from across the state.

FINANCIAL LITERACY CROSSWALK

Kindergarten-Grade 4

FINANCIAL LITERACY STANDARD

Earning Income 4-1: People have different job choices depending on their knowledge, skills, interests and experience.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1
	Individuals have rights and responsibilities. • HGSS 2	Individuals have rights and responsibilities. • HGSS 2		Individuals have rights and responsibilities. • HGSS 2
				Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3
				Relationships among people, places, ideas and environments are dynamic. • HGSS 5

Earning Income 4-1: People have different job choices depending on their knowledge, skills, interests and experience

DOMAIN ALIGNMENT: **School Counseling Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
			The student will acquire the attitudes, knowledge and skills that contribute to effective learning in school and across the life span. • AD.1.2.3	The student will acquire the attitudes, knowledge and skills that contribute to effective learning in school and across the life span. • AD.1.2.3
			The student will understand the relationship of academics to the world or work and to life. • AD.3.1.1	The student will understand the relationship of academics to the world or work and to life. • AD.3.1.1
The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.1.1 • CD.1.1.2 • CD.1.1.3	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.1.1 • CD.1.1.2 • CD.1.1.3	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.1.1 • CD.1.1.2 • CD.1.1.3	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.1.1 • CD.1.1.2 • CD.1.1.3	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.1.1 • CD.1.1.2 • CD.1.1.3
The student will employ strategies to achieve future career goals with success and satisfaction. • CD.2.1.1	The student will employ strategies to achieve future career goals with success and satisfaction. • CD.2.1.1	The student will employ strategies to achieve future career goals with success and satisfaction. • CD.2.1.1	The student will employ strategies to achieve future career goals with success and satisfaction. • CD.2.1.1	The student will employ strategies to achieve future career goals with success and satisfaction. • CD.2.1.1
The student will understand the relationship between personal qualities, education, training and career success. • CD.3.1.1 • CD.3.1.2	The student will understand the relationship between personal qualities, education, training and career success. • CD.3.1.1 • CD.3.1.2	The student will understand the relationship between personal qualities, education, training and career success. • CD.3.1.1 • CD.3.1.2	The student will understand the relationship between personal qualities, education, training and career success. • CD.3.1.1 • CD.3.1.2	The student will understand the relationship between personal qualities, education, training and career success. • CD.3.1.1 • CD.3.1.2

DOMAIN ALIGNMENT: **Social, Emotional and Character development Model Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
The student will identify and assess personal qualities and external supports. • PD.I.B.1 • PD.I.B.2	The student will identify and assess personal qualities and external supports. • PD.I.B.1 • PD.I.B.2	The student will identify and assess personal qualities and external supports. • PD.I.B.1 • PD.I.B.2	The student will identify and assess personal qualities and external supports. • PD.I.B.1 • PD.I.B.2	The student will identify and assess personal qualities and external supports. • PD.I.B.1 • PD.I.B.2

Earning Income 4-2: People may be able to improve their ability to earn income by gaining new knowledge, skills and experience.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1
			Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3	Individuals have rights and responsibilities. • HGSS 2
			Societies experience continuity and change over time. • HGSS 4	Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3
				Relationships among people, places, ideas and environments are dynamic. • HGSS 5

DOMAIN ALIGNMENT: **Math Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
Counting and Cardinality: Comparing Numbers • CC.6 • CC.7				
Operations and Algebraic Thinking: Adding and Subtracting • OA.1 • OA.2 • OA.3 • OA.4 • OA.5	Operations and Algebraic Thinking: Adding and Subtracting • OA.1 • OA.2 • OA.3 • OA.4 • OA.5 • OA.6 • OA.7 • OA.8	Operations and Algebraic Thinking: Adding and Subtracting • OA.1 • OA.2	Operations and Algebraic Thinking: Solve Problems involving the Four Operations • OA.8 • OA.9	Operations and Algebraic Thinking: Generate and Analyze Patterns • OA.5
	Number and Operations in Base Ten: Place Value • NBT.2 • NBT.3 • NBT.4 • NBT.5 • NBT.6	Number and Operations in Base Ten: Place Value • NBT.5 • NBT.6 • NBT.7 • NBT.8		

Earning Income 4-2: People may be able to improve their ability to earn income by gaining new knowledge, skills and experience.

DOMAIN ALIGNMENT: **School Counseling Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
The student will acquire the attitudes, knowledge and skills that contribute to effective learning in school and across the life span. • AD.1.2.2 • AD.1.2.3	The student will acquire the attitudes, knowledge and skills that contribute to effective learning in school and across the life span. • AD.1.2.2 • AD.1.2.3	The student will acquire the attitudes, knowledge and skills that contribute to effective learning in school and across the life span. • AD.1.2.2 • AD.1.2.3	The student will acquire the attitudes, knowledge and skills that contribute to effective learning in school and across the life span. • AD.1.1.5 • AD.1.2.2 • AD.1.2.3 • AD.1.2.4 • AD.1.2.7	The student will acquire the attitudes, knowledge and skills that contribute to effective learning in school and across the life span. • AD.1.1.5
			The student will understand the relationship of academics to life skills and college and career readiness. • AD.3.1.1	The student will understand the relationship of academics to life skills and college and career readiness. • AD.3.1.1
The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.1.2 • CD.1.2.2 • CD.1.2.3 • CD.1.2.4	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.1.2 • CD.1.2.2 • CD.1.2.3 • CD.1.2.4	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.1.2 • CD.1.2.2 • CD.1.2.3 • CD.1.2.4	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.1.2 • CD.1.2.2 • CD.1.2.3 • CD.1.2.4	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.1.2 • CD.1.2.2 • CD.1.2.3 • CD.1.2.4
The student will understand the relationship between personal qualities, education, training and career success. • CD.3.1.3 • CD.3.2.1 • CD.3.2.2 • CD.3.2.3	The student will understand the relationship between personal qualities, education, training and career success. • CD.3.1.3 • CD.3.2.1 • CD.3.2.2 • CD.3.2.3	The student will understand the relationship between personal qualities, education, training and career success. • CD.3.1.3 • CD.3.2.1 • CD.3.2.2 • CD.3.2.3	The student will understand the relationship between personal qualities, education, training and career success. • CD.3.1.2 • CD.3.1.3 • CD.3.2.1 • CD.3.2.2 • CD.3.2.3 • CD.3.2.4	The student will understand the relationship between personal qualities, education, training and career success. • CD.3.1.2 • CD.3.1.3 • CD.3.2.1 • CD.3.2.2 • CD.3.2.3 • CD.3.2.4

Earning Income 4-3: There are different ways to be paid for labor, including wages, salaries, commissions and tips.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
	Individuals have rights and responsibilities. • HGSS 2	Individuals have rights and responsibilities. • HGSS 2	Individuals have rights and responsibilities. • HGSS 2	Individuals have rights and responsibilities. • HGSS 2
			Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3	Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3

DOMAIN ALIGNMENT: **Math Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
Counting and Cardinality: Comparing Numbers • CC.6 • CC.7				
Operations and Algebraic Thinking: Adding and Subtracting • OA.1 • OA.2 • OA.3 • OA.4 • OA.5			Operations and Algebraic Thinking: Solve problems involving the Four Operations • OA.8 • OA.9	Operations and Algebraic Thinking: Solve Problems involving the Four Operations • OA.1 • OA.2 • OA.3
Number and Operations in Base Ten: Place Value • NBT.1				
				Number and Operations - Fractions: Decimal Notation • NF.7

DOMAIN ALIGNMENT: **School Counseling Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.1.4	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.1.4	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.1.4	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.1.4	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.1.4

Earning Income 4-4: People can earn income by starting a new business as an entrepreneur or by owning a business.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
			Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3	Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3

DOMAIN ALIGNMENT: **Math Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
Counting and Cardinality: Comparing Numbers • CC.6 • CC.7				
Operations and Algebraic Thinking: Adding and Subtracting • OA.1 • OA.2 • OA.3 • OA.4 • OA.5	Operations and Algebraic Thinking: Adding and Subtracting • OA.1 • OA.2 • OA.3 • OA.4 • OA.5 • OA.6 • OA.7 • OA.8	Operations and Algebraic Thinking: Adding and Subtracting • OA.1 • OA.2	Operations and Algebraic Thinking: Solve Problems involving the Four Operations • OA.2 • OA.3 • OA.4 • OA.8 • OA.9	Operations and Algebraic Thinking: Solve Problems involving the Four Operations • OA.1 • OA.2 • OA.3
Number and Operations in Base Ten: Place Value • NBT.1	Number and Operations in Base Ten: Place Value • NBT.2 • NBT.3 • NBT.4 • NBT.5 • NBT.6	Number and Operations in Base Ten: Place Value • NBT.2 • NBT.3 • NBT.5 • NBT.6 • NBT.7 • NBT.8		
				Number and Operations - Fractions: Decimal Notation • NF.7

DOMAIN ALIGNMENT: **School Counseling Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
			The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.1.3	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.1.3
			The student will employ strategies to achieve future career goals with success and satisfaction. • CD.2.1.2	The student will employ strategies to achieve future career goals with success and satisfaction. • CD.2.1.2

Earning Income 4-5: People can earn income by lending money or by renting their property to others.

DOMAIN ALIGNMENT: **Math Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
Counting and Cardinality: Comparing Numbers • CC.6 • CC.7				
Operations and Algebraic Thinking: Adding and Subtracting • OA.1 • OA.2 • OA.3 • OA.4 • OA.5	Operations and Algebraic Thinking: Adding and Subtracting • OA.1 • OA.2 • OA.3 • OA.4 • OA.5 • OA.6 • OA.7 • OA.8	Operations and Algebraic Thinking: Adding and Subtracting • OA.1 • OA.2	Operations and Algebraic Thinking: Solve Problems involving the Four Operations. • OA.2 • OA.3 • OA.4 • OA.8 • OA.9	Operations and Algebraic Thinking: Solve Problems involving the Four Operations. • OA.1 • OA.2 • OA.3
Number and Operations in Base Ten: Place Value • NBT.1		Number and Operations in Base Ten: Place Value • NBT.2 • NBT.3 • NBT.5 • NBT.6 • NBT.7 • NBT.8		
				Number and Operations - Fractions: Decimal Notation • NF.7

DOMAIN ALIGNMENT: **School Counseling Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
			The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.1.3	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.1.3

Earning Income 4-6: Income can be received as gifts or as an allowance for which no specified work may be required.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
			Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3	Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3
				Relationships among people, places, ideas and environments are dynamic. • HGSS 5

DOMAIN ALIGNMENT: **Math Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
Counting and Cardinality: Comparing Numbers • CC.6 • CC.7				
Operations and Algebraic Thinking: Adding and Subtracting • OA.1 • OA.2 • OA.3 • OA.4 • OA.5	Operations and Algebraic Thinking: Adding and Subtracting • OA.1 • OA.2 • OA.3 • OA.4 • OA.5 • OA.6 • OA.7 • OA.8	Operations and Algebraic Thinking: Adding and Subtracting • OA.1 • OA.2	Operations and Algebraic Thinking: Solve Problems involving the Four Operations • OA.2 • OA.3 • OA.4 • OA.8 • OA.9	Operations and Algebraic Thinking: Solve Problems involving the Four Operations • OA.1 • OA.2 • OA.3
Number and Operations in Base Ten: Place Value • NBT.1		Number and Operations in Base Ten: Place Value • NBT.2 • NBT.3 • NBT.5 • NBT.6 • NBT.7 • NBT.8		

DOMAIN ALIGNMENT: **School Counseling Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
			The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.1.3	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.1.3
The student will understand the relationship between personal qualities, education, training and career success. • CD.3.1.4	The student will understand the relationship between personal qualities, education, training and career success. • CD.3.1.4	The student will understand the relationship between personal qualities, education, training and career success. • CD.3.1.4		

Earning Income 4-7: Most income is taxed by the government to pay for government-provided goods and services.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
	Individuals have rights and responsibilities. • HGSS 2	Individuals have rights and responsibilities. • HGSS 2	Individuals have rights and responsibilities. • HGSS 2	Individuals have rights and responsibilities. • HGSS 2
			Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3	Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3
				Relationships among people, places, ideas and environments are dynamic. • HGSS 5

DOMAIN ALIGNMENT: **School Counseling Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
			The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.1.3	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.1.3
			The student will employ strategies to achieve future career goals with success and satisfaction. • CD.2.1.2	The student will employ strategies to achieve future career goals with success and satisfaction. • CD.2.1.2

Spending 4-1: People differ in their preferences, priorities and resources available for consuming goods and services.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1
			Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3	Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3
		Societies experience continuity and change over time. • HGSS 4	Societies experience continuity and change over time. • HGSS 4	Societies experience continuity and change over time. • HGSS 4
				Relationships among people, places, ideas and environments are dynamic. • HGSS 5

DOMAIN ALIGNMENT: **School Counseling Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
The student will complete school with the academic preparation to choose from postsecondary options. • AD.2.1.1	The student will complete school with the academic preparation to choose from postsecondary options. • AD.2.1.1	The student will complete school with the academic preparation to choose from postsecondary options. • AD.2.1.1	The student will complete school with the academic preparation to choose from postsecondary options. • AD.2.1.1	The student will complete school with the academic preparation to choose from postsecondary options. • AD.2.1.1
The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.2.1	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.2.1	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.2.1	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.2.1	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.2.1
The student will employ strategies to achieve future career goals with success and satisfaction. • CD.2.2.1	The student will employ strategies to achieve future career goals with success and satisfaction. • CD.2.2.1	The student will employ strategies to achieve future career goals with success and satisfaction. • CD.2.2.1	The student will employ strategies to achieve future career goals with success and satisfaction. • CD.2.2.1	The student will employ strategies to achieve future career goals with success and satisfaction. • CD.2.2.1

Spending 4-2: Money can be spent to increase one's own or another individual's personal satisfaction or to share the cost of goods and services.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1
	Individuals have rights and responsibilities. • HGSS 2	Individuals have rights and responsibilities. • HGSS 2	Individuals have rights and responsibilities. • HGSS 2	Individuals have rights and responsibilities. • HGSS 2
			Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3	Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3
				Relationships among people, places, ideas and environments are dynamic. • HGSS 5

DOMAIN ALIGNMENT: **Math Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
Counting and Cardinality: Comparing Numbers • CC.6 • CC.7				
Operations and Algebraic Thinking: Adding and Subtracting • OA.1 • OA.2 • OA.3 • OA.4 • OA.5	Operations and Algebraic Thinking: Adding and Subtracting • OA.1 • OA.2 • OA.3 • OA.4 • OA.5 • OA.6 • OA.7 • OA.8		Operations and Algebraic Thinking: Solve Problems involving the Four Operations. • OA.2 • OA.3 • OA.4 • OA.8 • OA.9	Operations and Algebraic Thinking: Solve Problems involving the Four Operations. • OA.1 • OA.2 • OA.3 • OA.5
Number and Operations in Base Ten: Place Value • NBT.1	Number and Operations in Base Ten: Place Value • NBT.2 • NBT.3 • NBT.4 • NBT.5 • NBT.6	Number and Operations in Base Ten: Place Value • NBT.5 • NBT.6 • NBT.7 • NBT.8		
		Measurement and Date: Time and Money • MD.8		
				Number and Operations - Fractions: Decimal Notation • NF.7

Spending 4-2: Money can be spent to increase one's own or another individual's personal satisfaction or to share the cost of goods and services.

DOMAIN ALIGNMENT: **School Counseling Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
The student will acquire the attitudes, knowledge and skills that contribute to effective learning in school and across the life span. • AD.1.2.5	The student will acquire the attitudes, knowledge and skills that contribute to effective learning in school and across the life span. • AD.1.2.5	The student will acquire the attitudes, knowledge and skills that contribute to effective learning in school and across the life span. • AD.1.2.5		

DOMAIN ALIGNMENT: **Social, Emotional and Character development Model Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
The student will develop, implement, promote and model core ethical and performance principles. • CD.I.B.2 • CD.I.B.3	The student will develop, implement, promote and model core ethical and performance principles. • CD.I.B.2 • CD.I.B.3	The student will develop, implement, promote and model core ethical and performance principles. • CD.I.B.2 • CD.I.B.3	The student will develop, implement, promote and model core ethical and performance principles. • CD.I.B.2 • CD.I.B.3	The student will develop, implement, promote and model core ethical and performance principles. • CD.I.B.2 • CD.I.B.3
The student will create a caring community. • CD.I.C.1	The student will create a caring community. • CD.I.C.1	The student will create a caring community. • CD.I.C.1	The student will create a caring community. • CD.I.C.1	The student will create a caring community. • CD.I.C.1

Spending 4-3: When people decide to use money for a particular purpose, they incur an opportunity cost in that they cannot use the money for another purpose.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1
	Individuals have rights and responsibilities. • HGSS 2	Individuals have rights and responsibilities. • HGSS 2	Individuals have rights and responsibilities. • HGSS 2	Individuals have rights and responsibilities. • HGSS 2

Spending 4-3: When people decide to use money for a particular purpose, they incur an opportunity cost in that they cannot use the money for another purpose.

DOMAIN ALIGNMENT: **Math Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
Counting and Cardinality: Comparing Number • CC.6 • CC.7				
Operations and Algebraic Thinking: Adding and Subtracting • OA.1 • OA.2 • OA.3 • OA.4 • OA.5	Operations and Algebraic Thinking: Adding and Subtracting • OA.1 • OA.2 • OA.3 • OA.4 • OA.5 • OA.6 • OA.7 • OA.8	Operations and Algebraic Thinking: Adding and Subtracting • OA.1 • OA.2	Operations and Algebraic Thinking: Solve Problems involving the Four Operations • OA.2 • OA.3 • OA.4 • OA.8 • OA.9	Operations and Algebraic Thinking: Solve Problems involving the Four Operations • OA.1 • OA.2 • OA.3 • OA.5
Number and Operations in Base Ten: Place Value • NBT.1	Number and Operations in Base Ten: Place Value • NBT.2 • NBT.3 • NBT.4 • NBT.5 • NBT.6	Number and Operations in Base Ten: Place Value • NBT.5 • NBT.6 • NBT.7 • NBT.8		
		Measurement and Date: Time and Money • MD.8		
				Number and Operations - Fractions: Decimal Notation • NF.7

DOMAIN ALIGNMENT: **School Counseling Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
			The student will understand the relationship of academics to life skills and college and career readiness. • AD.3.1.1	The student will understand the relationship of academics to life skills and college and career readiness. • AD.3.1.1
The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.2.4	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.2.4	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.2.4	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.2.5	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.2.5

DOMAIN ALIGNMENT: **Social, Emotional and Character development Model Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
				The student will create a caring community. • CD.I.C.1

Spending 4-4: Purchasing decisions have costs and benefits that can be different for different people.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1
	Individuals have rights and responsibilities. • HGSS 2	Individuals have rights and responsibilities. • HGSS 2	Individuals have rights and responsibilities. • HGSS 2	Individuals have rights and responsibilities. • HGSS 2
			Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3	Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3
		Societies experience continuity and change over time. • HGSS 4	Societies experience continuity and change over time. • HGSS 4	Societies experience continuity and change over time. • HGSS 4
				Relationships among people, places, ideas and environments are dynamic. • HGSS 5

DOMAIN ALIGNMENT: **Math Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
Counting and Cardinality: Comparing Number • CC.6 • CC.7				
Operations and Algebraic Thinking: Adding and Subtracting • OA.1 • OA.2 • OA.3 • OA.4 • OA.5	Operations and Algebraic Thinking: Adding and Subtracting • OA.1 • OA.2 • OA.3 • OA.4 • OA.5 • OA.6 • OA.7 • OA.8	Operations and Algebraic Thinking: Adding and Subtracting • OA.1 • OA.2 •	Operations and Algebraic Thinking: Solve Problems involving the Four Operations • OA.8 • OA.9	Operations and Algebraic Thinking: Solve Problems involving the Four Operations • OA.1 • OA.2 • OA.3 • OA.5
Number and Operations in Base Ten: Place Value • NBT.1	Number and Operations in Base Ten: Place Value • NBT.2 • NBT.3 • NBT.4 • NBT.5 • NBT.6	Number and Operations in Base Ten: Place Value • NBT.4		

Spending 4-4: Purchasing decisions have costs and benefits that can be different for different people.

DOMAIN ALIGNMENT: **Social, Emotional and Character development Model Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
The student will recognize, select and ascribe to a set of core ethical and performance principles as a foundation of good character and be able to define character comprehensively to include thinking, feeling and doing. • CD.I.A.2	The student will recognize, select and ascribe to a set of core ethical and performance principles as a foundation of good character and be able to define character comprehensively to include thinking, feeling and doing. • CD.I.A.2	The student will recognize, select and ascribe to a set of core ethical and performance principles as a foundation of good character and be able to define character comprehensively to include thinking, feeling and doing. • CD.I.A.2	The student will recognize, select and ascribe to a set of core ethical and performance principles as a foundation of good character and be able to define character comprehensively to include thinking, feeling and doing. • CD.I.A.2	The student will recognize, select and ascribe to a set of core ethical and performance principles as a foundation of good character and be able to define character comprehensively to include thinking, feeling and doing. • CD.I.A.2
The student will develop, implement and model responsible decision-making skills. • CD.II.A.1 • CD.II.A.2	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1 • CD.II.A.2	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1 • CD.II.A.2	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1 • CD.II.A.2	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1 • CD.II.A.2
The student will set, monitor, adapt and evaluate goals to achieve in school and life. • PD.II.C	The student will set, monitor, adapt and evaluate goals to achieve in school and life. • PD.II.C	The student will set, monitor, adapt and evaluate goals to achieve in school and life. • PD.II.C	The student will set, monitor, adapt and evaluate goals to achieve in school and life. • PD.II.C	The student will set, monitor, adapt and evaluate goals to achieve in school and life. • PD.II.C

Spending 4-5: Price, spending choices of others, peer pressure and advertising about a product or service can influence purchase decisions.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1
			Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3	Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3
		Societies experience continuity and change over time. • HGSS 4	Societies experience continuity and change over time. • HGSS 4	Societies experience continuity and change over time. • HGSS 4

Spending 4-5: Price, spending choices of others, peer pressure and advertising about a product or service can influence purchase decisions.

DOMAIN ALIGNMENT: **Math Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
Counting and Cardinality: Comparing Numbers • CC.6 • CC.7				
Operations and Algebraic Thinking: Adding and Subtracting • OA.1 • OA.2 • OA.3 • OA.4 • OA.5	Operations and Algebraic Thinking: Adding and Subtracting • OA.1 • OA.2 • OA.3 • OA.4 • OA.5 • OA.6 • OA.7 • OA.8	Operations and Algebraic Thinking: Adding and Subtracting • OA.1 • OA.2	Operations and Algebraic Thinking: Solve Problems involving the Four Operations • OA.2 • OA.3 • OA.4 • OA.8 • OA.9	
Number and Operations in Base Ten: Place Value • NBT.1		Number and Operations in Base Ten Place Value. • NBT.2 • NBT.3 • NBT.4 • NBT.5 • NBT.6 • NBT.7 • NBT.8		

DOMAIN ALIGNMENT: **Social, Emotional and Character development Model Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
The student will develop, implement, promote and model core ethical and performance principles. • CD.I.B.3	The student will develop, implement, promote and model core ethical and performance principles. • CD.I.B.3	The student will develop, implement, promote and model core ethical and performance principles. • CD.I.B.3	The student will develop, implement, promote and model core ethical and performance principles. • CD.I.B.2	The student will develop, implement, promote and model core ethical and performance principles. • CD.I.B.2
The student will develop, implement and model effective problem-solving skills. • CD.II.B.3	The student will develop, implement and model effective problem-solving skills. • CD.II.B.3	The student will develop, implement and model effective problem-solving skills. • CD.II.B.3	The student will develop, implement and model effective problem-solving skills. • CD.II.B.1	The student will develop, implement and model effective problem-solving skills. • CD.II.B.1

Spending 4-6: Payment methods for making purchases include cash, checks, debit cards and credit cards.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
				Relationships among people, places, ideas and environments are dynamic. • HGSS 5

DOMAIN ALIGNMENT: **Math Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
		Operations and Algebraic Thinking: Adding and Subtracting • OA.1 • OA.2	Operations and Algebraic Thinking: Solve Problems involving the Four Operations • OA.8 • OA.9	Operations and Algebraic Thinking: Solve Problems involving the Four Operations • OA.1 • OA.2 • OA.3 • OA.5
		Number and Operations in Base Ten: Place Value • NBT.3		
				Number and Operations - Fractions: Decimal Notation • NF.7

Savings 4-1: When people save money, they are choosing not to spend money today to be able to buy something in the future.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1
	Individuals have rights and responsibilities. • HGSS 2	Individuals have rights and responsibilities. • HGSS 2	Individuals have rights and responsibilities. • HGSS 2	Individuals have rights and responsibilities. • HGSS 2
		Societies experience continuity and change over time. • HGSS 4	Societies experience continuity and change over time. • HGSS 4	Societies experience continuity and change over time. • HGSS 4

DOMAIN ALIGNMENT: **Math Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
Counting and Cardinality: Comparing Numbers • CC.6 • CC.7				
	Operations and Algebraic Thinking: Adding and Subtracting • OA.1 • OA.2 • OA.3 • OA.4 • OA.5 • OA.6 • OA.7 • OA.8	Operations and Algebraic Thinking: Adding and Subtracting • OA.1 • OA.2	Operations and Algebraic Thinking: Solve Problems involving the Four Operations • OA.8 • OA.9	Operations and Algebraic Thinking: Solve Problems involving the Four Operations • OA.1 • OA.2 • OA.3 • OA.5
	Number and Operations in Base Ten: Place Value • NBT.2 • NBT.3 • NBT.4 • NBT.5 • NBT.6	Number and Operations in Base Ten: Place Value • NBT.3 • NBT.4 • NBT.5 • NBT.6 • NBT.7 • NBT.8		
		Measurement and Date: Time and Money • MD.8		
				Number and Operations - Fractions: Decimal Notation • NF.7

Savings 4-1: When people save money, they are choosing not to spend money today to be able to buy something in the future.

DOMAIN ALIGNMENT: **School Counseling Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
			The student will acquire the attitudes, knowledge and skills that contribute to effective learning in school and across the life span. • AD.1.1.3	The student will acquire the attitudes, knowledge and skills that contribute to effective learning in school and across the life span. • AD.1.1.3
The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.2.4	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.2.4	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.2.4	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.2.5	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.2.5

DOMAIN ALIGNMENT: **Social, Emotional and Character development Model Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
The student will develop, implement, promote and model core ethical and performance principles. • CD.I.B.2 • CD.I.B.3	The student will develop, implement, promote and model core ethical and performance principles. • CD.I.B.2 • CD.I.B.3	The student will develop, implement, promote and model core ethical and performance principles. • CD.I.B.2 • CD.I.B.3	The student will develop, implement, promote and model core ethical and performance principles. • CD.I.B.2 • CD.I.B.3	The student will develop, implement, promote and model core ethical and performance principles. • CD.I.B.2 • CD.I.B.3
The student will develop, implement and model responsible decision-making skills. • CD.II.A.1	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1
The student will develop, implement and model effective problem-solving skills. • CD.II.B	The student will develop, implement and model effective problem-solving skills. • CD.II.B	The student will develop, implement and model effective problem-solving skills. • CD.II.B	The student will develop, implement and model effective problem-solving skills. • CD.II.B	The student will develop, implement and model effective problem-solving skills. • CD.II.B
The student will set, monitor, adapt and evaluate goals to achieve in school and life. • PD.II.C.1	The student will set, monitor, adapt and evaluate goals to achieve in school and life. • PD.II.C.1	The student will set, monitor, adapt and evaluate goals to achieve in school and life. • PD.II.C.1	The student will set, monitor, adapt and evaluate goals to achieve in school and life. • PD.II.C.1	The student will set, monitor, adapt and evaluate goals to achieve in school and life. • PD.II.C.1

Savings 4-2: A savings plan is a plan for setting aside money to pay for a future need, goal or emergency.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
			Societies experience continuity and change over time. • HGSS 4	Societies experience continuity and change over time. • HGSS 4

DOMAIN ALIGNMENT: **Math Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
Counting and Cardinality: Comparing Numbers • CC.6 • CC.7				
	Operations and Algebraic Thinking: Adding and Subtracting • OA.1 • OA.2 • OA.3 • OA.4 • OA.5 • OA.6 • OA.7 • OA.8	Operations and Algebraic Thinking: Adding and Subtracting • OA.1 • OA.2	Operations and Algebraic Thinking: Solve Problems involving the Four Operations • OA.8 • OA.9	Operations and Algebraic Thinking: Solve Problems involving the Four Operations • OA.1 • OA.2 • OA.3 • OA.5
	Number and Operations in Base Ten: Place Value • NBT.2 • NBT.3 • NBT.4 • NBT.5 • NBT.6	Number and Operations in Base Ten: Place Value • NBT.4 • NBT.5 • NBT.6 • NBT.7 • NBT.8		
		Measurement and Date: Time and Money • MD.8		
				Number and Operations - Fractions: Decimal Notation • NF.7

DOMAIN ALIGNMENT: **School Counseling Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
			The student will complete school with the academic preparation to choose from postsecondary options. • AD.2.1.1	The student will complete school with the academic preparation to choose from postsecondary options. • AD.2.1.1
The student will employ strategies to achieve future career goals with success and satisfaction. • CD.2.2.1 • CD.2.2.2	The student will employ strategies to achieve future career goals with success and satisfaction. • CD.2.2.1 • CD.2.2.2	The student will employ strategies to achieve future career goals with success and satisfaction. • CD.2.2.1 • CD.2.2.2	The student will employ strategies to achieve future career goals with success and satisfaction. • CD.2.2.1 • CD.2.2.2	The student will employ strategies to achieve future career goals with success and satisfaction. • CD.2.2.1 • CD.2.2.2

Savings 4-3: People differ in their values and attitudes about saving.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1
			Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3	Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3
				Relationships among people, places, ideas and environments are dynamic. • HGSS 5

DOMAIN ALIGNMENT: **Math Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
Counting and Cardinality: Comparing Numbers • CC.6 • CC.7				
Operations and Algebraic Thinking: Adding and Subtracting • OA.1 • OA.2 • OA.3 • OA.4 • OA.5	Operations and Algebraic Thinking: Adding and Subtracting • OA.1 • OA.2 • OA.3 • OA.4 • OA.5 • OA.6 • OA.7 • OA.8	Operations and Algebraic Thinking: Adding and Subtracting • OA.1 • OA.2	Operations and Algebraic Thinking: Solve Problems involving the Four Operations. • OA.8 • OA.9	Operations and Algebraic Thinking: Solve Problems involving the Four Operations. • OA.1 • OA.2 • OA.3 • OA.5
	Number and Operations in Base Ten: Place Value • NBT.2 • NBT.3 • NBT.4 • NBT.5 • NBT.6	Number and Operations in Base Ten: Place Value • NBT.4		
				Number and Operations - Fractions: Decimal Notation • NF.7

DOMAIN ALIGNMENT: **School Counseling Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
			The student will acquire the attitudes, knowledge and skills that contribute to effective learning in school and across the life span. • AD.1.1.3 • AD.1.1.6	The student will acquire the attitudes, knowledge and skills that contribute to effective learning in school and across the life span. • AD.1.1.3 • AD.1.1.6

Savings 4-3: People differ in their values and attitudes about saving.

DOMAIN ALIGNMENT: **Social, Emotional and Character development Model Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
The student will recognize, select and ascribe to a set of core ethical and performance principles as a foundation of good character and be able to define character comprehensively to include thinking, feeling and doing. • CD.I.A.1	The student will recognize, select and ascribe to a set of core ethical and performance principles as a foundation of good character and be able to define character comprehensively to include thinking, feeling and doing. • CD.I.A.1	The student will recognize, select and ascribe to a set of core ethical and performance principles as a foundation of good character and be able to define character comprehensively to include thinking, feeling and doing. • CD.I.A.1	The student will recognize, select and ascribe to a set of core ethical and performance principles as a foundation of good character and be able to define character comprehensively to include thinking, feeling and doing. • CD.I.A.2	The student will recognize, select and ascribe to a set of core ethical and performance principles as a foundation of good character and be able to define character comprehensively to include thinking, feeling and doing. • CD.I.A.2

Savings 4-4: Safety and ease of access are factors to consider when deciding where to keep savings.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
				Choices Have Consequences. • HGSS 1

DOMAIN ALIGNMENT: **School Counseling Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
			The student will acquire the attitudes, knowledge and skills that contribute to effective learning in school and across the life span. • AD.1.2.1	The student will acquire the attitudes, knowledge and skills that contribute to effective learning in school and across the life span. • AD.1.2.1

Savings 4-5: Financial institutions often pay interest on deposit accounts to attract customers to deposit money in their institution.

DOMAIN ALIGNMENT: **Math Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
Counting and Cardinality: Comparing Numbers • CC.6 • CC.7				
Operations and Algebraic Thinking: Adding and Subtracting • OA.1 • OA.2 • OA.3 • OA.4 • OA.5	Operations and Algebraic Thinking: Adding and Subtracting • OA.1 • OA.2 • OA.3 • OA.4 • OA.5 • OA.6 • OA.7 • OA.8	Operations and Algebraic Thinking: Adding and Subtracting • OA.1 • OA.2	Operations and Algebraic Thinking: Solve Problems involving the Four Operations • OA.2 • OA.3 • O.A.4	Operations and Algebraic Thinking: Solve Problems involving the Four Operations • OA.1 • OA.2 • OA.3 • OA.5
	Number and Operations in Base Ten: Place Value • NBT.2 • NBT.3 • NBT.4 • NBT.5 • NBT.6	Number and Operations in Base Ten: Place Value • NBT.3		
				Number and Operations - Fractions: Decimal Notation • NF.7

Investing 4-1: People invest their money so that it can grow over time and help them achieve their long-term financial goals.

DOMAIN ALIGNMENT: **Math Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
Counting and Cardinality: Comparing Numbers • CC.6 • CC.7				
Operations and Algebraic Thinking: Adding and Subtracting • OA.1 • OA.2 • OA.3 • OA.4 • OA.5	Operations and Algebraic Thinking: Adding and Subtracting • OA.1 • OA.2 • OA.3 • OA.4 • OA.5 • OA.6 • OA.7 • OA.8	Operations and Algebraic Thinking: Adding and Subtracting • OA.1 • OA.2	Operations and Algebraic Thinking: Solve Problems involving the Four Operations • OA.2 • OA.3 • OA.4	Operations and Algebraic Thinking: Solve Problems involving the Four Operations • OA.1 • OA.2 • OA.3 • OA.5
	Number and Operations in Base Ten: Place Value • NBT.2 • NBT.3 • NBT.4 • NBT.5 • NBT.6	Number and Operations in Base Ten: Place Value • NBT.4 • NBT.5 • NBT.6 • NBT.7 • NBT.8		
				Number and Operations - Fractions: Decimal Notation • NF.7

DOMAIN ALIGNMENT: **School Counseling Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
			The student will complete school with the academic preparation to choose from postsecondary options. • AD.2.1.1	The student will complete school with the academic preparation to choose from postsecondary options. • AD.2.1.1
The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.2.1	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.2.1	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.2.1	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.2.1	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.2.1

Investing 4-2: Low-interest saving accounts are commonly used for short-term financial goals and emergency funds because they are low risk. When saving for longer term financial goals, people often invest in riskier assets to earn higher returns.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
				Choices Have Consequences. • HGSS 1

DOMAIN ALIGNMENT: **School Counseling Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
The student will employ strategies to achieve future career goals with success and satisfaction. • CD.2.2.1 • CD.2.2.2	The student will employ strategies to achieve future career goals with success and satisfaction. • CD.2.2.1 • CD.2.2.2	The student will employ strategies to achieve future career goals with success and satisfaction. • CD.2.2.1 • CD.2.2.229	The student will employ strategies to achieve future career goals with success and satisfaction. • CD.2.2.1 • CD.2.2.2	The student will employ strategies to achieve future career goals with success and satisfaction. • CD.2.2.1 • CD.2.2.2

Managing Credit 4-1: Interest is the price a borrower pays for using someone else's money, and the income earned by the lender.

DOMAIN ALIGNMENT: **Math Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
Counting and Cardinality: Comparing Numbers • CC.6 • CC.7				
Operations and Algebraic Thinking: Adding and Subtracting • OA.1, OA.2, OA.3, OA.4 and OA.5	Operations and Algebraic Thinking: Adding and Subtracting • OA.1, OA.2, OA.3, OA.4, OA.5, OA.6, OA.7 and OA.8	Operations and Algebraic Thinking: Adding and Subtracting • OA.1 • OA.2	Operations and Algebraic Thinking: Solve Problems involving the Four Operations • OA.2 • OA.3 • OA.4	Operations and Algebraic Thinking: Solve Problems involving the Four Operations • OA.1 • OA.2 • OA.3
	Number and Operations in Base Ten: Place Value • NBT.2, NBT.3, NBT.4, NBT.5 and NBT.6	Number and Operations in Base Ten: Place Value • NBT.4 • NBT.5 • NBT.6 • NBT.7 • NBT.8		
				Number and Operations - Fractions: Decimal Notation • NF.7

DOMAIN ALIGNMENT: **School Counseling Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.2.4	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.2.4	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.2.4	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.2.5	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.2.5

Managing Credit 4-2: When a person pays with credit, they have immediate use of purchased goods or services while agreeing to repay the lender in the future with interest.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
	Individuals have rights and responsibilities. • HGSS 2	Individuals have rights and responsibilities. • HGSS 2		

DOMAIN ALIGNMENT: **Math Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
	Operations and Algebraic Thinking: Adding and Subtracting • OA.1 • OA.2 • OA.3 • OA.4 • OA.5 • OA.6 • OA.7 • OA.8	Operations and Algebraic Thinking: Adding and Subtracting • OA.1 • OA.2	Operations and Algebraic Thinking: Solve Problems involving the Four Operations. • OA.8 • OA.9	Operations and Algebraic Thinking: Solve Problems involving the Four Operations. • OA.1 • OA.2 • OA.3 • OA.5
	Number and Operations in Base Ten: Place Value • NBT.2 • NBT.3 • NBT.4 • NBT.5 • NBT.6	Number and Operations in Base Ten: Place Value • NBT.5 • NBT.6 • NBT.7 • NBT.8		
				Number and Operations - Fractions: Decimal Notation • NF.7

Managing Credit 4-3: Lenders are more likely to approve borrowers who do not have a lot of other debt and who have a history of paying back loans as promised.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
				Choices Have Consequences. • HGSS 1

DOMAIN ALIGNMENT: **Math Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
	Number and Operations in Base Ten: Place Value • NBT.2 • NBT.3 • NBT.4 • NBT.5 • NBT.6	Number and Operations in Base Ten: Place Value • NBT.4		

Managing risk 4-1: People are exposed to risk when there is a chance of loss or harm. Risk is an unavoidable part of daily life.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
		Societies experience continuity and change over time. • HGSS 4	Societies experience continuity and change over time. • HGSS 4	Societies experience continuity and change over time. • HGSS 4

DOMAIN ALIGNMENT: **Social, Emotional and Character development Model Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
The student will develop, implement and model responsible decision-making skills. • CD.II.A.1	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1

Managing risk 4-2: People who are exposed to risks often try to reduce or avoid the negative consequences of those risks.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1

DOMAIN ALIGNMENT: **Social, Emotional and Character development Model Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
The student will develop, implement and model responsible decision-making skills. • CD.II.A.1	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1
The student will develop, implement and model effective problem-solving skills. • CD.II.B	The student will develop, implement and model effective problem-solving skills. • CD.II.B	The student will develop, implement and model effective problem-solving skills. • CD.II.B	The student will develop, implement and model effective problem-solving skills. • CD.II.B	The student will develop, implement and model effective problem-solving skills. • CD.II.B
The student will set, monitor, adapt and evaluate goals to achieve in school and life. • PD.II.C.1	The student will set, monitor, adapt and evaluate goals to achieve in school and life. • PD.II.C.1	The student will set, monitor, adapt and evaluate goals to achieve in school and life. • PD.II.C.1	The student will set, monitor, adapt and evaluate goals to achieve in school and life. • PD.II.C.1	The student will set, monitor, adapt and evaluate goals to achieve in school and life. • PD.II.C.1

Managing risk 4-3: One way to cope with unexpected losses is to save for emergencies.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1
	Individuals have rights and responsibilities. • HGSS 2	Individuals have rights and responsibilities. • HGSS 2	Individuals have rights and responsibilities. • HGSS 2	Individuals have rights and responsibilities. • HGSS 2
			Societies experience continuity and change over time. • HGSS 4	Societies experience continuity and change over time. • HGSS 4

DOMAIN ALIGNMENT: **Social, Emotional and Character development Model Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
The student will develop, implement and model responsible decision-making skills. • CD.II.A.1 • CD.II.A.2	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1 • CD.II.A.2	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1 • CD.II.A.2	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1 • CD.II.A.2	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1 • CD.II.A.2

Managing risk 4-4: Insurance is often purchased to limit financial losses because of risk.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

Kindergarten	1st Grade	2nd Grade	3rd Grade	4th Grade
				Choices Have Consequences. • HGSS 1

FINANCIAL LITERACY CROSSWALK
Grades 5-8

FINANCIAL LITERACY STANDARD

Earning Income 8-1: Careers are based on working at jobs in the same occupation or profession for many years. Careers vary in their education and training requirements.

DOMAIN ALIGNMENT: **Career and technical Education Benchmarks**

5th Grade	6th Grade	7th Grade	8th Grade
			Career and Life Planning • 2.1 Strategies to balance multiple roles and responsibilities
			Introduction to Family and Consumer Sciences • 1.6 Relationship between career selection, personal goals and life balance

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

5th Grade	6th Grade	7th Grade	8th Grade
Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1

DOMAIN ALIGNMENT: **School Counseling Standards**

5th Grade	6th Grade	7th Grade	8th Grade
	The student will acquire the attitudes, knowledge and skills that contribute to effective learning in school and across the life span. • AD.1.1.2	The student will acquire the attitudes, knowledge and skills that contribute to effective learning in school and across the life span. • AD.1.1.2	The student will acquire the attitudes, knowledge and skills that contribute to effective learning in school and across the life span. • AD.1.1.2
	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.1.3 • CD.1.1.4 • CD.1.1.5	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.1.3 • CD.1.1.4 • CD.1.1.5	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.1.3 • CD.1.1.4 • CD.1.1.5
	The student will employ strategies to achieve future career goals with success and satisfaction. • CD.2.1.1	The student will employ strategies to achieve future career goals with success and satisfaction. • CD.2.1.1	The student will employ strategies to achieve future career goals with success and satisfaction. • CD.2.1.1

Earning Income 8-2: People make many decisions during their lifetimes about their education, jobs and careers that effect their incomes and opportunities.

DOMAIN ALIGNMENT: **Career and technical Education Benchmarks**

5th Grade	6th Grade	7th Grade	8th Grade
			Business Essentials • 3.0 Emotional Intelligence • 8.0 Employability and Career Development
			Career and Life Planning • 2.1 Strategies to balance multiple roles and responsibilities
			Introduction to Family and Consumer Sciences • 1.6 Relationship between career selection, personal goals and life balance

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

5th Grade	6th Grade	7th Grade	8th Grade
Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1

DOMAIN ALIGNMENT: **Math Standards**

5th Grade	6th Grade	7th Grade	8th Grade
		Ratios and Proportional Relationships: Real-World and Mathematical Problems • 7.RP.3	
	Number System: Rational Numbers • 6.NS.5a	Number System: Operations with Rational Numbers • 7.NS.1e • 7.NS.e	
	Expressions and Equations: Quantitative Relationships • 6.EE.8b	Expressions and Equations: Solve Real-Life and Mathematical Problems. • 7.EE.3	

Earning Income 8-2: People make many decisions during their lifetimes about their education, jobs and careers that effect their incomes and opportunities.

DOMAIN ALIGNMENT: **School Counseling Standards**

5th Grade	6th Grade	7th Grade	8th Grade
	The student will acquire the attitudes, knowledge and skills that contribute to effective learning in school and across the life span. • AD.1.1.4 • AD.1.1.7 • AD.1.2.2 • AD.1.2.3 • AD.1.2.4 • AD.1.2.7 • AD.1.2.8 • AD.1.2.10	The student will acquire the attitudes, knowledge and skills that contribute to effective learning in school and across the life span. • AD.1.1.4 • AD.1.1.7 • AD.1.2.2 • AD.1.2.3 • AD.1.2.4 • AD.1.2.7 • AD.1.2.8 • AD.1.2.10	The student will acquire the attitudes, knowledge and skills that contribute to effective learning in school and across the life span. • AD.1.1.4 • AD.1.1.7 • AD.1.2.2 • AD.1.2.3 • AD.1.2.4 • AD.1.2.7 • AD.1.2.8 • AD.1.2.10
	The student will complete school with academic preparation to choose from post-secondary options. • AD.2.1.2	The student will complete school with academic preparation to choose from post-secondary options. • AD.2.1.2	The student will complete school with academic preparation to choose from post-secondary options. • AD.2.1.2
	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.1.1 • CD.1.1.2 • CD.1.2.3 • CD.1.2.4 • CD.1.2.5	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.1.2 • CD.1.2.2 • CD.1.2.3 • CD.1.2.4	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.2.2 • CD.1.2.3 • CD.1.2.4
	The student will employ strategies to achieve future career goals with success and satisfaction. • CD.2.1.1 • CD.2.1.2 • CD.2.1.3 • CD.2.2.2	The student will employ strategies to achieve future career goals with success and satisfaction. • CD.2.1.1 • CD.2.1.2 • CD.2.1.3 • CD.2.2.2	The student will employ strategies to achieve future career goals with success and satisfaction. • CD.2.1.1 • CD.2.1.2 • CD.2.1.3 • CD.2.2.2
	The student will understand the relationship between personal qualities, education, training and career success. • CD.3.1.1 • CD.3.1.2 • CD.3.1.3 • CD.3.1.4 • CD.3.2.1 • CD.3.2.2 • CD3.2.3 • CD.3.2.4	The student will understand the relationship between personal qualities, education, training and career success. • CD.3.1.1 • CD.3.1.2 • CD.3.1.3 • CD.3.1.4 • CD.3.2.1 • CD.3.2.2 • CD3.2.3 • CD.3.2.4	The student will understand the relationship between personal qualities, education, training and career success. • CD.3.1.1 • CD.3.1.2 • CD.3.1.3 • CD.3.1.4 • CD.3.2.1 • CD.3.2.2 • CD3.2.3 • CD.3.2.4

Earning Income 8-2: People make many decisions during their lifetimes about their education, jobs and careers that effect their incomes and opportunities.

DOMAIN ALIGNMENT: **Social, Emotional and Character development Model Standards**

5th Grade	6th Grade	7th Grade	8th Grade
The student will develop, implement and model responsible decision-making skills. • CD.II.A.1b	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1b	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1b	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1b
The student will identify and assess personal qualities and external supports. • PD.I.B.1-3	The student will identify and assess personal qualities and external supports. • PD.I.B.1-3	The student will identify and assess personal qualities and external supports. PD.I.B.1-3	The student will identify and assess personal qualities and external supports. • PD.I.B.1-3
The student will set, monitor, adapt and evaluate goals to achieve in school and life. • PD.II.C.1			

Earning Income 8-3: Getting more education, training and experience can increase a person's human capital, productivity and income-earning potential.

DOMAIN ALIGNMENT: **Career and technical Education Benchmarks**

5th Grade	6th Grade	7th Grade	8th Grade
			Career and Life Planning • 2.1 Strategies to balance multiple roles and responsibilities

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

5th Grade	6th Grade	7th Grade	8th Grade
Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1

DOMAIN ALIGNMENT: **School Counseling Standards**

5th Grade	6th Grade	7th Grade	8th Grade
	The student will understand the relationship of academics to the world of work and to life. • AD.3.1.4	The student will understand the relationship of academics to the world of work and to life. • AD.3.1.4	The student will understand the relationship of academics to the world of work and to life. • AD.3.1.4
	The student will employ strategies to achieve future career goals with success and satisfaction. • CD2.1.1 • CD.2.2.1	The student will employ strategies to achieve future career goals with success and satisfaction. • CD2.1.1 • CD.2.2.1	The student will employ strategies to achieve future career goals with success and satisfaction. • CD2.1.1 • CD.2.2.1
	The student will understand the relationship between personal qualities, education, training and career success. • CD.3.1.3	The student will understand the relationship between personal qualities, education, training and career success. • CD.3.1.3	The student will understand the relationship between personal qualities, education, training and career success. • CD.3.1.3

Earning Income 8-3: Getting more education, training and experience can increase a person's human capital, productivity and income-earning potential.

DOMAIN ALIGNMENT: **Social, Emotional and Character development Model Standards**

5th Grade	6th Grade	7th Grade	8th Grade
The student will develop, implement and model responsible decision-making skills. • CD.II.A.1b	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1b	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1b	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1b

Earning Income 8-4: Education, training and development of job skills have opportunity costs in the form of time, effort and money.

DOMAIN ALIGNMENT: **Career and technical Education Benchmarks**

5th Grade	6th Grade	7th Grade	8th Grade
			Career and Life Planning • 2.4 Decision-making to meet personal and family goals
			Introduction to Family and Consumer Sciences • 1.6 Relationship between career selection, personal goals and life balance

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

5th Grade	6th Grade	7th Grade	8th Grade
Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1

DOMAIN ALIGNMENT: **Math Standards**

5th Grade	6th Grade	7th Grade	8th Grade
Geometry: Represent Real-World and Mathematical Problems with Graphing. • 5.G.2			
	Ratios and Proportional Relationships: Ratio and Rate Reasoning • 6.RP.3	Ratios and Proportional Relationships: Solve Multistep Ratio and Percent Problems. • 7.RP.3	
		Number System: Solve and Interpret Real-World Math Problems with the Four Operations. • 7.NS.1e • 7.NS.3	
	Expressions and Equations: Evaluate and Write Expressions. • 6.EE.2 • 6.EE.5 • 6.EE.8b	Expressions and Equations: Solve Multistep Real-Life Math Problems with Rational Numbers. • 7.EE.3	

Earning Income 8-4: Education, training and development of job skills have opportunity costs in the form of time, effort and money.

DOMAIN ALIGNMENT: **School Counseling Standards**

5th Grade	6th Grade	7th Grade	8th Grade
	The student will complete school with academic preparation to choose from post-secondary options. • AD.2.1.3	The student will complete school with academic preparation to choose from post-secondary options. • AD.2.1.3	The student will complete school with academic preparation to choose from post-secondary options. • AD.2.1.3
	The student will understand the relationship of academics to the world of work and to life. • AD.3.1.3	The student will understand the relationship of academics to the world of work and to life. • AD.3.1.3	The student will understand the relationship of academics to the world of work and to life. • AD.3.1.3
	The student will employ strategies to achieve future career goals with success and satisfaction. • CD2.1.4 • CD.2.2.1	The student will employ strategies to achieve future career goals with success and satisfaction. • CD2.1.4 • CD.2.2.1	The student will employ strategies to achieve future career goals with success and satisfaction. • CD2.1.4 • CD.2.2.1

DOMAIN ALIGNMENT: **Social, Emotional and Character development Model Standards**

5th Grade	6th Grade	7th Grade	8th Grade
The student will develop, implement and model responsible decision-making skills. • CD.II.A.1b	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1b	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1b	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1b

Earning Income 8-5: Net income (take-home pay) is the amount left from wages and salaries after taxes and payroll deductions.

DOMAIN ALIGNMENT: **Career and technical Education Benchmarks**

5th Grade	6th Grade	7th Grade	8th Grade
			Career and Life Planning • 2.3 Enhance career readiness through practicing appropriate skills in school, community and work situations.
			Introduction to Family and Consumer Sciences • 1.3 Analyze the relationship of sound resource management to meet personal goals.

Earning Income 8-5: Net income (take-home pay) is the amount left from wages and salaries after taxes and payroll deductions.

DOMAIN ALIGNMENT: **Math Standards**

5th Grade	6th Grade	7th Grade	8th Grade
Operations and Algebraic Thinking: Write and Interpret Numerical Expressions. • 5.OA.2			
	Ratios and Proportional Relationships: Ratio and Rate Reasoning • 6.RP.3	Ratios and Proportional Relationships: Solve Multistep Ratio and Percent Problems. • 7.RP.3	
		Number System: Solve and Interpret Real-World Math Problems with the Four Operations.. • 7.NS.1e • 7.NS.3	
	Expressions and Equations: Evaluate and Write Expressions. • 6.EE.2 • 6.EE.5	Expressions and Equations: Solve Multistep Real-Life Math Problems with Rational Numbers. • 7.EE.3	Expressions and Equations: Solve Equations. • 8.EE.7

Earning Income 8-6: Social Security is a federal government program that taxes workers and employers to provide retirement, disability and survivor income benefits for workers or their dependents.

DOMAIN ALIGNMENT: **Career and technical Education Benchmarks**

5th Grade	6th Grade	7th Grade	8th Grade
			Introduction to Family and Consumer Sciences • 1.3 Analyze the relationship of sound resource management to meet personal goals.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

5th Grade	6th Grade	7th Grade	8th Grade
		Individuals have rights and responsibilities. • HGSS 2	
		Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3	

Earning Income 8-7: People are required to pay taxes on most types of income, including wages, salaries, commissions, tips, earnings on investments, and self-employment income.

DOMAIN ALIGNMENT: **Career and technical Education Benchmarks**

5th Grade	6th Grade	7th Grade	8th Grade
			Introduction to Family and Consumer Sciences • 1.3 Analyze the relationship of sound resource management to meet personal goals.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

5th Grade	6th Grade	7th Grade	8th Grade
	Individuals have rights and responsibilities. • HGSS 2	Individuals have rights and responsibilities. • HGSS 2	Individuals have rights and responsibilities. • HGSS 2
	Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3	Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3	Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3

DOMAIN ALIGNMENT: **Math Standards**

5th Grade	6th Grade	7th Grade	8th Grade
Operations and Algebraic Thinking: Write and Interpret Numerical Expressions. • 5.OA.2			
		Number System: Solve and Interpret Real-World Math Problems with the Four Operations. • 7.NS.1e • 7.NS.3	
	Expressions and Equations: Evaluate and Write Expressions. • 6.EE.2 • 6.EE.5	Expressions and Equations: Solve Multistep Real-Life Math Problems with Rational Numbers • 7.EE.3	Expressions and Equations: Solve Equations. • 8.EE.7

DOMAIN ALIGNMENT: **Social, Emotional and Character development Model Standards**

5th Grade	6th Grade	7th Grade	8th Grade
The student will develop, implement, promote and model core ethical and performance principles. • CD.1.B.1 • CD.1.B.2	The student will develop, implement, promote and model core ethical and performance principles. • CD.1.B.1 • CD.1.B.2	The student will develop, implement, promote and model core ethical and performance principles. • CD.1.B.1 • CD.1.B.2	The student will develop, implement, promote and model core ethical and performance principles. • CD.1.B.1 • CD.1.B.2

Earning Income 8-8: The government provides income support and assistance for people who qualify based on low income or other criteria.

DOMAIN ALIGNMENT: **Career and technical Education Benchmarks**

5th Grade	6th Grade	7th Grade	8th Grade
			Introduction to Family and Consumer Sciences • 1.3 Analyze the relationship of sound resource management to meet personal goals.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

5th Grade	6th Grade	7th Grade	8th Grade
		Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3	
		Relationships among people, places, ideas and environments are dynamic. • HGSS 5	

DOMAIN ALIGNMENT: **Math Standards**

5th Grade	6th Grade	7th Grade	8th Grade
	Ratios and Proportional Relationships: Ratio and Rate Reasoning • 6.RP.3		

DOMAIN ALIGNMENT: **Social, Emotional and Character development Model Standards**

5th Grade	6th Grade	7th Grade	8th Grade
The student will develop, implement, promote and model core ethical and performance principles. • CD.1.B.1 • CD.1.B.2	The student will develop, implement, promote and model core ethical and performance principles. • CD.1.B.1 • CD.1.B.2	The student will develop, implement, promote and model core ethical and performance principles. • CD.1.B.1 • CD.1.B.2	The student will develop, implement, promote and model core ethical and performance principles. • CD.1.B.1 • CD.1.B.2

Earning Income 8-9: Entrepreneurs gain satisfaction from working for themselves and expect to earn profits that will compensate for the risks associated with new business ventures.

DOMAIN ALIGNMENT: **Career and technical Education Benchmarks**

5th Grade	6th Grade	7th Grade	8th Grade
			Business Essentials • 4.0 Management-career information to enhance opportunities for career success
			Introduction to Family and Consumer Sciences • 1.6 Relationship between career selection, personal goals and life balance

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

5th Grade	6th Grade	7th Grade	8th Grade
Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1

DOMAIN ALIGNMENT: **Math Standards**

5th Grade	6th Grade	7th Grade	8th Grade
		Number System: Solve and Interpret Real-World Math Problems with the Four Operations. • 7.NS.1e • 7.NS.3	
	Expressions and Equations: Evaluate and Write Expressions. • 6.EE.2 • 6.EE.5	Expressions and Equations: Solve Multistep Real-Life Math Problems with Rational Numbers. • 7.EE.3	

DOMAIN ALIGNMENT: **Social, Emotional and Character development Model Standards**

5th Grade	6th Grade	7th Grade	8th Grade
The student will Identify and assess personal qualities and external supports. • PD.I.B.1 • PD.I.B.2 • PD.I.B3	The student will Identify and assess personal qualities and external supports. • PD.I.B.1 • PD.I.B.2 • PD.I.B3	The student will Identify and assess personal qualities and external supports. • PD.I.B.1 • PD.I.B.2 • PD.I.B3	The student will Identify and assess personal qualities and external supports. • PD.I.B.1 • PD.I.B.2 • PD.I.B3

DOMAIN ALIGNMENT: **School Counseling Standards**

5th Grade	6th Grade	7th Grade	8th Grade
	The student will acquire the attitudes, knowledge and skills that contribute to effective learning in school and across the life span. • AD.1.1.8	The student will acquire the attitudes, knowledge and skills that contribute to effective learning in school and across the life span. • AD.1.1.8	The student will acquire the attitudes, knowledge and skills that contribute to effective learning in school and across the life span. • AD.1.1.8

Spending 8-1: Creating a budget can help people make informed choices about spending, saving and managing money in order to achieve financial goals.

DOMAIN ALIGNMENT: **Career and technical Education Benchmarks**

5th Grade	6th Grade	7th Grade	8th Grade
			Business Essentials • 5.0 Understand how to maintain, monitor, plan and control the use of financial resources to protect an entrepreneur and business fiscal well-being.
			Career and Life Planning • 2.1 Analyze strategies to balance multiple roles and responsibilities.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

5th Grade	6th Grade	7th Grade	8th Grade
Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1

DOMAIN ALIGNMENT: **Math Standards**

5th Grade	6th Grade	7th Grade	8th Grade
Operations and Algebraic Thinking: Write and Interpret Numerical Expressions. • 5.OA.2			
	Ratios and Proportional Relationships: Ratio and Rate Reasoning • 6.RP.3		
	Number System: Rational Numbers • 6.NS.5a	Number System: Solve and Interpret Real-World Math Problems with the Four Operations. • 7.NS.1e • 7.NS.3	
	Expressions and Equations: Evaluate and Write Expressions. • 6.EE.2 • 6.EE.5	Expressions and Equations: Solve Multistep Real-Life Math Problems with Rational Numbers. • 7.EE.3	Expressions and Equations: Solve Equations. • 8.EE.7

Spending 8-1: Creating a budget can help people make informed choices about spending, saving and managing money in order to achieve financial goals.

DOMAIN ALIGNMENT: **Social, Emotional and Character development Model Standards**

5th Grade	6th Grade	7th Grade	8th Grade
The student will recognize, select and ascribe to a set of core ethical and performance principles as a foundation of good character and be able to define character comprehensively to include thinking, feeling and doing. • CD.I.A.1	The student will recognize, select and ascribe to a set of core ethical and performance principles as a foundation of good character and be able to define character comprehensively to include thinking, feeling and doing. • CD.I.A.1	The student will recognize, select and ascribe to a set of core ethical and performance principles as a foundation of good character and be able to define character comprehensively to include thinking, feeling and doing. • CD.I.A.1	The student will recognize, select and ascribe to a set of core ethical and performance principles as a foundation of good character and be able to define character comprehensively to include thinking, feeling and doing. • CD.I.A.1
The student will develop, implement and model responsible decision-making skills. • CD.II.A.1b	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1b	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1b	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1b
The student will develop, implement and model effective problem-solving skills. • CD.II.B.3-8	The student will develop, implement and model effective problem-solving skills. • CD.II.B.3-8	The student will develop, implement and model effective problem-solving skills. • CD.II.B.3-8	The student will develop, implement and model effective problem-solving skills. • CD.II.B.3-8
Students will understand and analyze thoughts, mindsets and emotions. • PD.I.A.1 • PD.I.A.2	Students will understand and analyze thoughts, mindsets and emotions. • PD.I.A.1 • PD.I.A.2	Students will understand and analyze thoughts, mindsets and emotions. • PD.I.A.1 • PD.I.A.2	Students will understand and analyze thoughts, mindsets and emotions. • PD.I.A.1 • PD.I.A.2
Students will reflect on perspectives and emotional responses. • PD.II.B.1	Students will reflect on perspectives and emotional responses. • PD.II.B.1	Students will reflect on perspectives and emotional responses. • PD.II.B.1	Students will reflect on perspectives and emotional responses. • PD.II.B.1
The student will set, monitor, adapt and evaluate goals to achieve in school and life. • PD.II.C.1 • PD.II.C.2	The student will set, monitor, adapt and evaluate goals to achieve in school and life. • PD.II.C.1 • PD.II.C.2	The student will set, monitor, adapt and evaluate goals to achieve in school and life. • PD.II.C.1 • PD.II.C.2	The student will set, monitor, adapt and evaluate goals to achieve in school and life. • PD.II.C.1 • PD.II.C.2

DOMAIN ALIGNMENT: **School Counseling Standards**

5th Grade	6th Grade	7th Grade	8th Grade
	The student will complete school with academic preparation to choose from post-secondary options. • AD.2.1.2	The student will complete school with academic preparation to choose from post-secondary options. • AD.2.1.2	The student will complete school with academic preparation to choose from post-secondary options. • AD.2.1.2
	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.2.1	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.2.1	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.2.1

Spending 8-2: Making an informed purchase decision requires a consumer to critically evaluate price, product claims and quality information from a variety of sources.

DOMAIN ALIGNMENT: **Career and technical Education Benchmarks**

5th Grade	6th Grade	7th Grade	8th Grade
			Business Essentials • 1.0 Understand economic principles and concepts fundamental to business operations.
			Career and Life Planning • 2.4 Demonstrate personal and family resource decision-making to meet personal and family goals across the lifespan.
			Introduction to Family and Consumer Sciences • 1.3 Analyze the relationship of sound resource management to meet personal goals.

DOMAIN ALIGNMENT: **English Language arts Standards**

5th Grade	6th Grade	7th Grade	8th Grade
			Writing: Text Types and Purposes • W.8.1
			Reading Informational: Key Ideas and Details • RI.8.2
			Reading Informational: Craft and Structure • RI.8.4
			Reading Informational: Language in Reading: Informational • RI.8.12c

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

5th Grade	6th Grade	7th Grade	8th Grade
Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1

Spending 8-2: Making an informed purchase decision requires a consumer to critically evaluate price, product claims and quality information from a variety of sources.

DOMAIN ALIGNMENT: **Math Standards**

5th Grade	6th Grade	7th Grade	8th Grade
Operations and Algebraic Thinking: Write and Interpret Numerical Expressions. • 5.OA.2			
	Number System: Rational Numbers • 6.NS.5a	Number System: Solve and Interpret Real-World Math Problems with the Four Operations. • 7.NS.1e • 7.NS.3	
	Expressions and Equations: Evaluate and Write Expressions.. • 6.EE.2 • 6.EE.5	Expressions and Equations: Solve Multistep Real-Life Math Problems with Rational Numbers. • 7.EE.3	

Spending 8-3: When evaluating information about goods and services, a consumer can better assess the quality and usefulness of the information by understanding the incentives of the information provider.

DOMAIN ALIGNMENT: **Career and technical Education Benchmarks**

5th Grade	6th Grade	7th Grade	8th Grade
			Business Essentials • 1.0 Understand economic principles and concepts fundamental to business operations.

DOMAIN ALIGNMENT: **English Language arts Standards**

5th Grade	6th Grade	7th Grade	8th Grade
			Writing: Text Types and Purposes • W.8.1
			Reading: Informational Integration of knowledge and Ideas

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

5th Grade	6th Grade	7th Grade	8th Grade
Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1

Spending 8-3: When evaluating information about goods and services, a consumer can better assess the quality and usefulness of the information by understanding the incentives of the information provider.

DOMAIN ALIGNMENT: **Social, Emotional and Character development Model Standards**

5th Grade	6th Grade	7th Grade	8th Grade
The student will develop, implement and model responsible decision-making skills. • CD.II.A.1b	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1b	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1b	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1b
Students will understand and practice strategies for managing thoughts and behaviors, such as resiliency. • PD.II.A.2 • PD.II.A.6	Students will understand and practice strategies for managing thoughts and behaviors, such as resiliency. • PD.II.A.2 • PD.II.A.6	Students will understand and practice strategies for managing thoughts and behaviors, such as resiliency. • PD.II.A.2 • PD.II.A.6	Students will understand and practice strategies for managing thoughts and behaviors, such as resiliency. • PD.II.A.2 • PD.II.A.6

Spending 8-4: Consumers weigh the costs and benefits of different payment methods to determine the best option for purchasing goods and services.

DOMAIN ALIGNMENT: **Career and technical Education Benchmarks**

5th Grade	6th Grade	7th Grade	8th Grade
			Career and Life Planning • 2.4 Demonstrate personal and family resource decision-making to meet personal and family goals across the lifespan.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

5th Grade	6th Grade	7th Grade	8th Grade
Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1

DOMAIN ALIGNMENT: **Math Standards**

5th Grade	6th Grade	7th Grade	8th Grade
	Ratios and Proportional Relationships: Ratio and Rate Reasoning • 6.RP.3	Ratios and Proportional Relationships: Solve Multistep Ratio and Percent Problems • 7.RP.3	
		Number System: Solve and Interpret Real-World Math Problems with the Four Operations. • 7.NS.1e • 7.NS.3	
		Expressions and Equations: Solve Multistep Real-Life Math Problems with Rational Numbers. • 7.EE.3	

Spending 8-4: Consumers weigh the costs and benefits of different payment methods to determine the best option for purchasing goods and services.

DOMAIN ALIGNMENT: **Social, Emotional and Character development Model Standards**

5th Grade	6th Grade	7th Grade	8th Grade
The student will develop, implement and model responsible decision-making skills. • CD.II.A.1b	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1b	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1b	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1b

Savings 8-1: People save money for many different purposes, including large purchases, such as cars, homes, education costs, retirement and emergencies.

DOMAIN ALIGNMENT: **Career and technical Education Benchmarks**

5th Grade	6th Grade	7th Grade	8th Grade
			Career and Life Planning • 2.1 Analyze strategies to balance multiple roles and responsibilities.
			Introduction to Family and Consumer Sciences • 1.3 Analyze the relationship of sound resource management to meet personal goals.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

5th Grade	6th Grade	7th Grade	8th Grade
Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1
Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3	Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3	Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3	Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3
Relationships among people, places, ideas and environments are dynamic. • HGSS 5	Relationships among people, places, ideas and environments are dynamic. • HGSS 5	Relationships among people, places, ideas and environments are dynamic. • HGSS 5	Relationships among people, places, ideas and environments are dynamic. • HGSS 5

Savings 8-1: People save money for many different purposes, including large purchases, such as cars, homes, education costs, retirement and emergencies.

DOMAIN ALIGNMENT: **Math Standards**

5th Grade	6th Grade	7th Grade	8th Grade
	Ratios and Proportional Relationships: Ratio and Rate Reasoning • 6.RP.3	Ratios and Proportional Relationships: Solve Multistep Ratio and Percent Problems. • 7.RP.3	
	Number System: Rational Numbers • 6.NS.5a	Number System: Solve and Interpret Real-World Math Problems with the Four Operations. • 7.NS.1e • 7.NS.3	
	Expressions and Equations: Evaluate and Write Expressions. • 6.EE.2 • 6.EE.5	Expressions and Equations: Solve Multistep Real-Life Math Problems with Rational Numbers. • 7.EE.3	

DOMAIN ALIGNMENT: **School Counseling Standards**

5th Grade	6th Grade	7th Grade	8th Grade
	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.2.1	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.2.1	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.2.1

DOMAIN ALIGNMENT: **Social, Emotional and Character development Model Standards**

5th Grade	6th Grade	7th Grade	8th Grade
The student will develop, implement and model responsible decision-making skills. • CD.II.A.1	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1
The student will develop, implement and model effective problem-solving skills. • CD.II.B.3-8	The student will develop, implement and model effective problem-solving skills. • CD.II.B.3-8	The student will develop, implement and model effective problem-solving skills. • CD.II.B.3-8	The student will develop, implement and model effective problem-solving skills. • CD.II.B.3-8
Students will understand and practice strategies for managing thoughts and behaviors, such as resiliency. • PD.II.A.5	Students will understand and practice strategies for managing thoughts and behaviors, such as resiliency. • PD.II.A.5	Students will understand and practice strategies for managing thoughts and behaviors, such as resiliency. • PD.II.A.5	Students will understand and practice strategies for managing thoughts and behaviors, such as resiliency. • PD.II.A.5
The student will set, monitor, adapt and evaluate goals to achieve in school and life. • PD.II.C.1-6	The student will set, monitor, adapt and evaluate goals to achieve in school and life. • PD.II.C.1-6	The student will set, monitor, adapt and evaluate goals to achieve in school and life. • PD.II.C.1-6	The student will set, monitor, adapt and evaluate goals to achieve in school and life. • PD.II.C.1-6

Savings 8-2: Savings decisions depend on individual preferences and circumstances and can impact personal satisfaction and financial well-being.

DOMAIN ALIGNMENT: **Career and technical Education Benchmarks**

5th Grade	6th Grade	7th Grade	8th Grade
			Business Essentials • 5.0 Understand how to maintain, monitor, plan and control the use of financial resources to protect an entrepreneur and business fiscal well-being.
			Introduction to Family and Consumer Sciences • 1.3 Analyze the relationship of sound resource management to meet personal goals.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

5th Grade	6th Grade	7th Grade	8th Grade
Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1
Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3	Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3	Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3	Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3
Relationships among people, places, ideas and environments are dynamic. • HGSS 5	Relationships among people, places, ideas and environments are dynamic. • HGSS 5	Relationships among people, places, ideas and environments are dynamic. • HGSS 5	Relationships among people, places, ideas and environments are dynamic. • HGSS 5

DOMAIN ALIGNMENT: **Math Standards**

5th Grade	6th Grade	7th Grade	8th Grade
		Ratios and Proportional Relationships: Solve Multistep Ratio and Percent Problems. • 7.RP.3	
	Number System: Rational Numbers • 6.NS.5a	Number System: Solve and Interpret Real-World Math Problems with the Four Operations. • 7.NS.1e • 7.NS.3	
		Expressions and Equations: Solve Multistep Real-Life Math Problems with Rational Numbers. • 7.EE.3	

Savings 8-2: Savings decisions depend on individual preferences and circumstances, and can impact personal satisfaction and financial well-being.

DOMAIN ALIGNMENT: **Social, Emotional and Character development Model Standards**

5th Grade	6th Grade	7th Grade	8th Grade
The student will recognize, select and ascribe to a set of core ethical and performance principles as a foundation of good character and be able to define character comprehensively to include thinking, feeling and doing. • CD.I.A.1	The student will recognize, select and ascribe to a set of core ethical and performance principles as a foundation of good character and be able to define character comprehensively to include thinking, feeling and doing. • CD.I.A.1	The student will recognize, select and ascribe to a set of core ethical and performance principles as a foundation of good character and be able to define character comprehensively to include thinking, feeling and doing. • CD.I.A.1	The student will recognize, select and ascribe to a set of core ethical and performance principles as a foundation of good character and be able to define character comprehensively to include thinking, feeling and doing. • CD.I.A.1
The student will develop, implement and model responsible decision-making skills. • CD.II.A.1	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1
The student will set, monitor, adapt and evaluate goals to achieve in school and life. • PD.II.C.1-6	The student will set, monitor, adapt and evaluate goals to achieve in school and life. • PD.II.C.1-6	The student will set, monitor, adapt and evaluate goals to achieve in school and life. • PD.II.C.1-6	The student will set, monitor, adapt and evaluate goals to achieve in school and life. • PD.II.C.1-6

Savings 8-3: Financial institutions pay interest to depositors and loan out the money to borrowers who pay interest on their loans.

DOMAIN ALIGNMENT: **Career and technical Education Benchmarks**

5th Grade	6th Grade	7th Grade	8th Grade
			Business Essentials • 5.0 Understand how to maintain, monitor, plan and control the use of financial resources to protect an entrepreneur and business fiscal well-being.

DOMAIN ALIGNMENT: **Math Standards**

5th Grade	6th Grade	7th Grade	8th Grade
		Ratios and Proportional Relationships: Solve Multistep Ratio and Percent Problems. • 7.RP.3	

Savings 8-4: Interest earned on savings is the interest rate multiplied by the balance in the account, which includes the original amount saved (principal) and previously earned interest.

DOMAIN ALIGNMENT: **Career and technical Education Benchmarks**

5th Grade	6th Grade	7th Grade	8th Grade
			Business Essentials • 5.0 Understand how to maintain, monitor, plan and control the use of financial resources to protect an entrepreneur and business fiscal well-being.

DOMAIN ALIGNMENT: **Math Standards**

5th Grade	6th Grade	7th Grade	8th Grade
		Ratios and Proportional Relationships: Solve Multistep Ratio and Percent Problems. • 7.RP.3	
	Expressions and Equations: Evaluate and Write Expressions • 6.EE.2 • 6.EE.5		
Geometry: Represent Real-World and Mathematical Problems with Graphing. • 5.G.2			

Savings 8-5: Compound interest is interest on both the original principal and previously earned interest, as compared to simple interest, which is only interest on the original principal.

DOMAIN ALIGNMENT: **Math Standards**

5th Grade	6th Grade	7th Grade	8th Grade
		Ratios and Proportional Relationships: Solve Multistep Ratio and Percent Problems. • 7.RP.3	
		Number System: Solve and Interpret Real-World Math Problems with the Four Operations. • 7.NS.1e • 7.NS.3	
		Expressions and Equations: Solve Multistep Real-Life Math Problems with Rational Numbers. • 7.EE.3	

Savings 8-6: Checking and savings deposit accounts in many financial institutions are insured up to certain limits by the federal government.

DOMAIN ALIGNMENT: **Career and technical Education Benchmarks**

5th Grade	6th Grade	7th Grade	8th Grade
			Business Essentials • 5.0 Understand how to maintain, monitor, plan and control the use of financial resources to protect an entrepreneur and business fiscal well-being .

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

5th Grade	6th Grade	7th Grade	8th Grade
		Individuals have rights and responsibilities. • HGSS 2	
		Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3	

Investing 8-1: Investors in financial assets expect an increase in value over time (capital gain) and/or receipt of regular income, such as interest or dividends.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

5th Grade	6th Grade	7th Grade	8th Grade
		Relationships among people, places, ideas and environments are dynamic. • HGSS 5	

DOMAIN ALIGNMENT: **Math Standards**

5th Grade	6th Grade	7th Grade	8th Grade
		Ratios and Proportional Relationships: Solve Multistep Ratio and Percent Problems. • 7.RP.3	
		Number System: Solve and Interpret Real-World Math Problems with the Four Operations. 7.NS.1e 7.NS.3	
	Expressions and Equations: Evaluate and Write Expressions. • 6.EE.2 • 6.EE.5	Expressions and Equations: Solve Multistep Real-Life Math Problems with Rational Numbers. • 7.EE.3	
Geometry: Represent Real-World and Mathematical Problems with Graphing. • 5.G.2			

DOMAIN ALIGNMENT: **School Counseling Standards**

5th Grade	6th Grade	7th Grade	8th Grade
	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.2.1	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.2.1	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.2.1

Investing 8-2: Common types of financial assets include certificates of deposit (CDs), stocks, bonds, mutual funds and real estate.

DOMAIN ALIGNMENT: **Career and technical Education Benchmarks**

5th Grade	6th Grade	7th Grade	8th Grade
			Introduction to Family and Consumer Sciences • 1.3 Analyze the relationship of sound resource management to meet personal goals.

Investing 8-3: Investors who buy corporate or government bonds are lending money to the issuer in exchange for regular interest payments.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

5th Grade	6th Grade	7th Grade	8th Grade
		Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1
			Relationships among people, places, ideas and environments are dynamic. • HGSS 5

Investing 8-4: Investors who buy corporate stock become part owners of a business, benefit from potential increases in the value of their shares and may receive dividend income.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

5th Grade	6th Grade	7th Grade	8th Grade
		Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1
		Relationships among people, places, ideas and environments are dynamic. • HGSS 5	Relationships among people, places, ideas and environments are dynamic. • HGSS 5

Investing 8-5: Instead of buying individual stocks and bonds, investors can buy shares of pooled investments, such as mutual funds and exchange-traded funds (ETFs).

DOMAIN ALIGNMENT: **Career and technical Education Benchmarks**

5th Grade	6th Grade	7th Grade	8th Grade
			Introduction to Family and Consumer Sciences • 1.3 Analyze the relationship of sound resource management to meet personal goals.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

5th Grade	6th Grade	7th Grade	8th Grade
Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1

Investing 8-6: Different types of investments expose investors to different degrees of risks.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

5th Grade	6th Grade	7th Grade	8th Grade
Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1

DOMAIN ALIGNMENT: **Social, Emotional and Character development Model Standards**

5th Grade	6th Grade	7th Grade	8th Grade
The student will develop, implement and model responsible decision-making skills. • CD.II.A.1	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1

Investing 8-7: The benefits of compounding for building wealth are greatest for people who invest regularly over longer periods of time.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

5th Grade	6th Grade	7th Grade	8th Grade
		Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1
		Relationships among people, places, ideas and environments are dynamic. • HGSS 5	Relationships among people, places, ideas and environments are dynamic. • HGSS 5

DOMAIN ALIGNMENT: **Social, Emotional and Character development Model Standards**

5th Grade	6th Grade	7th Grade	8th Grade
The student will develop, implement and model responsible decision-making skills. • CD.II.A.1	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1

Managing Credit 8-1: Interest rates and fees vary by type of lender, type of credit and market conditions.

DOMAIN ALIGNMENT: **Career and technical Education Benchmarks**

5th Grade	6th Grade	7th Grade	8th Grade
			Business Essentials • 1.0 Understand economic principles and the concepts fundamental to business operations.

DOMAIN ALIGNMENT: **Math Standards**

5th Grade	6th Grade	7th Grade	8th Grade
	Ratios and Proportional Relationships: Ratio and Rate Reasoning • 6.RP.3	Ratios and Proportional Relationships: Solve Multistep Ratio and Percent Problems. • 7.RP.3	
		Number System: Solve and Interpret Real-World Math Problems with the Four Operations. • 7.NS.1e • 7.NS.3	
	Expressions and Equations: Evaluate and Write Expressions. • 6.EE.2 • 6.EE.5	Expressions and Equations: Solve Multistep Real-Life Math Problems with Rational Numbers. • 7.EE.3	Expressions and Equations: Solve Equations. • 8.EE.7
Geometry: Represent Real-World and Mathematical Problems with Graphing. • 5.G.2			

Managing Credit 8-2:

Financial institutions advertise loan costs to potential borrowers using the Annual Percentage Rate (APR), expressed as an annual percentage of the loan principal. Low introductory rates offered to attract customers may increase later.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

5th Grade	6th Grade	7th Grade	8th Grade
		Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1
		Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3	Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3
		Relationships among people, places, ideas and environments are dynamic. • HGSS 5	Relationships among people, places, ideas and environments are dynamic. • HGSS 5

DOMAIN ALIGNMENT: **Math Standards**

5th Grade	6th Grade	7th Grade	8th Grade
	Ratios and Proportional Relationships: Ratio and Rate Reasoning • 6.RP.3	Ratios and Proportional Relationships: Solve Multistep Ratio and Percent Problems. • 7.RP.3	
			Expressions and Equations: Solve Equations. • 8.EE.7

Managing Credit 8-3: The longer the loan repayment period and the higher the interest rate, the larger the total amount of interest paid by a borrower.

DOMAIN ALIGNMENT: **Career and technical Education Benchmarks**

5th Grade	6th Grade	7th Grade	8th Grade
			Introduction to Family and Consumer Sciences • 1.3 Analyze the relationship of sound resource management to meet personal goals.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

5th Grade	6th Grade	7th Grade	8th Grade
		Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1
		Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3	Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3
		Relationships among people, places, ideas and environments are dynamic. • HGSS 5	Relationships among people, places, ideas and environments are dynamic. • HGSS 5

DOMAIN ALIGNMENT: **Math Standards**

5th Grade	6th Grade	7th Grade	8th Grade
	Ratios and Proportional Relationships: Ratio and Rate Reasoning • 6.RP.3	Ratios and Proportional Relationships: Solve Multistep Ratio and Percent Problems. • 7.RP.3	
	Expressions and Equations: Evaluate and Write Expressions. • 6.EE.2 • 6.EE.5	Expressions and Equations: Solve Multistep Real-Life Math Problems with Rational Numbers. • 7.EE.3	Expressions and Equations: Solve Equations. • 8.EE.7
Geometry: Represent Real-World and Mathematical Problems with Graphing • 5.G.2			

Managing Credit 8-4: Credit cards typically charge higher interest rates on balance due compared with rates on other types of loans.

DOMAIN ALIGNMENT: **Math Standards**

5th Grade	6th Grade	7th Grade	8th Grade
	Ratios and Proportional Relationships: Ratio and Rate Reasoning • 6.RP.3	Ratios and Proportional Relationships: Solve Multistep Ratio and Percent Problems. • 7.RP.3	
		Number System: Solve and Interpret Real-World Math Problems with the Four Operations. • 7.NS.1e • 7.NS.3	
	Expressions and Equations: Evaluate and Write Expressions. • 6.EE.2 • 6.EE.5	Expressions and Equations: Solve Multistep Real-Life Math Problems with Rational Numbers. • 7.EE.3	Expressions and Equations: Solve Equations. • 8.EE.7

Managing Credit 8-5: Lenders charge different interest rates based on the borrower risk of nonpayment, which is commonly evaluated using information in the borrower's credit report.

DOMAIN ALIGNMENT: **Career and technical Education Benchmarks**

5th Grade	6th Grade	7th Grade	8th Grade
			Introduction to Family and Consumer Sciences • 1.3 Analyze the relationship of sound resource management to meet personal goals.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

5th Grade	6th Grade	7th Grade	8th Grade
		Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1
		Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3	Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3
		Relationships among people, places, ideas and environments are dynamic. • HGSS 5	Relationships among people, places, ideas and environments are dynamic. • HGSS 5

Managing Credit 8-5: Lenders charge different interest rates based on the borrower risk of nonpayment, which is commonly evaluated using information in the borrower's credit report.

DOMAIN ALIGNMENT: **Math Standards**

5th Grade	6th Grade	7th Grade	8th Grade
	Ratios and Proportional Relationships: Ratio and Rate Reasoning • 6.RP.3	Number System: Solve and Interpret Real-World Math Problems with the Four Operations. • 7.NS.1e • 7.NS.3	
		Expressions and Equations: Solve Multistep Real-Life Math Problems with Rational Numbers. • 7.EE.3	

Managing Credit 8-6: When people borrow money to invest in higher education or housing, the risks and costs may be outweighed by the future benefits.

DOMAIN ALIGNMENT: **Career and technical Education Benchmarks**

5th Grade	6th Grade	7th Grade	8th Grade
			Introduction to Family and Consumer Sciences • 1.3 Analyze the relationship of sound resource management to meet personal goals.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

5th Grade	6th Grade	7th Grade	8th Grade
		Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1
		Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3	Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3
		Relationships among people, places, ideas and environments are dynamic. • HGSS 5	Relationships among people, places, ideas and environments are dynamic. • HGSS 5

DOMAIN ALIGNMENT: **Math Standards**

5th Grade	6th Grade	7th Grade	8th Grade
	Number System: Rational Numbers • 6.NS.5a	Number System: Solve and Interpret Real-World Math Problems with the Four Operations. • 7.NS.1e • 7.NS.3	
		Expressions and Equations: Solve Multistep Real-Life Math Problems with Rational Numbers. • 7.EE.3	

Managing Credit 8-7: Borrowing increases debt and can negatively affect a person's finances.

DOMAIN ALIGNMENT: **Career and technical Education Benchmarks**

5th Grade	6th Grade	7th Grade	8th Grade
			Introduction to Family and Consumer Sciences • 1.3 Analyze the relationship of sound resource management to meet personal goals.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

5th Grade	6th Grade	7th Grade	8th Grade
		Choices Have Consequences. • HGSS 1	Choices Have Consequences. • HGSS 1
		Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3	Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3

DOMAIN ALIGNMENT: **Math Standards**

5th Grade	6th Grade	7th Grade	8th Grade
	Number System: Rational Numbers • 6.NS.5a	Number System: Solve and Interpret Real-World Math Problems with the Four Operations. • 7.NS.1e • 7.NS.3	
	Expressions and Equations: Evaluate and Write Expressions. • 6.EE.2 • 6.EE.5	Expressions and Equations: Solve Multistep Real-Life Math Problems with Rational Numbers. • 7.EE.3	

Managing risk 8-1: Financial loss can occur from unexpected events that damage health, wealth, income, property and/or future opportunities.

DOMAIN ALIGNMENT: **Career and technical Education Benchmarks**

5th Grade	6th Grade	7th Grade	8th Grade
			Introduction to Family and Consumer Sciences • 1.3 Analyze the relationship of sound resource management to meet personal goals.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

5th Grade	6th Grade	7th Grade	8th Grade
		Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3	Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3
		Societies experience continuity and change over time. • HGSS 4	Societies experience continuity and change over time. • HGSS 4
		Relationships among people, places, ideas and environments are dynamic. • HGSS 5	Relationships among people, places, ideas and environments are dynamic. • HGSS 5

DOMAIN ALIGNMENT: **Math Standards**

5th Grade	6th Grade	7th Grade	8th Grade
	Expressions and Equations: Evaluate and Write Expressions. • 6.EE.2 • 6.EE.5		

DOMAIN ALIGNMENT: **School Counseling Standards**

5th Grade	6th Grade	7th Grade	8th Grade
	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.2.1	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.2.1	The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. • CD.1.2.1

Managing risk 8-2: Insurance is a financial product that allows people to pay a fee (premium) to transfer the cost of a potential financial loss to an insurance company.

DOMAIN ALIGNMENT: **Career and technical Education Benchmarks**

5th Grade	6th Grade	7th Grade	8th Grade
			Introduction to Family and Consumer Sciences • 1.3 Analyze the relationship of sound resource management to meet personal goals.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

5th Grade	6th Grade	7th Grade	8th Grade
			Choices Have Consequences. • HGSS 1

DOMAIN ALIGNMENT: **Math Standards**

5th Grade	6th Grade	7th Grade	8th Grade
		Number System: Solve and Interpret Real-World Math Problems with the Four Operations. • 7.NS.1e • 7.NS.3	

Managing risk 8-3: An insurance company creates a pool of funds from many policyholders' premium payments and then uses these funds to compensate customers who experience a loss. People at higher risk for making a claim usually must pay a higher premium.

DOMAIN ALIGNMENT: **Career and technical Education Benchmarks**

5th Grade	6th Grade	7th Grade	8th Grade
			Introduction to Family and Consumer Sciences • 1.3 Analyze the relationship of sound resource management to meet personal goals.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

5th Grade	6th Grade	7th Grade	8th Grade
			Societies are shaped by identities, beliefs and practices of individuals and groups. • HGSS 3
			Relationships among people, places, ideas and environments are dynamic. • HGSS 5

Managing risk 8-4: Four key insurance terms that contribute to out-of-pocket costs with an insurance policy are: premium, deductible, copayments and coinsurance.

DOMAIN ALIGNMENT: **Career and technical Education Benchmarks**

5th Grade	6th Grade	7th Grade	8th Grade
			Introduction to Family and Consumer Sciences • 1.3 Analyze the relationship of sound resource management to meet personal goals.

Managing risk 8-5: People can choose to avoid, reduce, retain or transfer risk through the purchase of insurance. Each option has different costs and benefits.

DOMAIN ALIGNMENT: **Career and technical Education Benchmarks**

5th Grade	6th Grade	7th Grade	8th Grade
			Introduction to Family and Consumer Sciences • 1.3 Analyze the relationship of sound resource management to meet personal goals.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

5th Grade	6th Grade	7th Grade	8th Grade
			Choices Have Consequences. • HGSS 1

DOMAIN ALIGNMENT: **Social, Emotional and Character development Model Standards**

5th Grade	6th Grade	7th Grade	8th Grade
The student will develop, implement and model responsible decision-making skills. • CD.II.A.1	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1

Managing risk 8-6: Extended warranties and service contracts provide protection against certain product mechanical failures during the contract period.

DOMAIN ALIGNMENT: **Career and technical Education Benchmarks**

5th Grade	6th Grade	7th Grade	8th Grade
			Business Essentials • 1.0 Understand economic principles and the concepts fundamental to business operations.
			Introduction to Family and Consumer Sciences • 1.3 Analyze the relationship of sound resource management to meet personal goals.

DOMAIN ALIGNMENT: **History, Government and Social Studies Standards**

5th Grade	6th Grade	7th Grade	8th Grade
			Choices Have Consequences. • HGSS 1

DOMAIN ALIGNMENT: **Social, Emotional and Character development Model Standards**

5th Grade	6th Grade	7th Grade	8th Grade
The student will develop, implement and model responsible decision-making skills. • CD.II.A.1	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1	The student will develop, implement and model responsible decision-making skills. • CD.II.A.1

Managing risk 8-7: Identity theft is the use of someone else's personal identification information to commit a crime.

DOMAIN ALIGNMENT: **Career and technical Education Benchmarks**

5th Grade	6th Grade	7th Grade	8th Grade
			Introduction to Family and Consumer Sciences • 1.3 Analyze the relationship of sound resource management to meet personal goals.

Kansas State Board of Education

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Vision

Kansas leads the world in the success of each student.

SUCCESS DEFINED

A successful Kansas high school graduate has the

- Academic preparation,
- Cognitive preparation,
- Technical skills,
- Employability skills and
- Civic engagement

to be successful in postsecondary education, in the attainment of an industry recognized certification or in the workforce, without the need for remediation.

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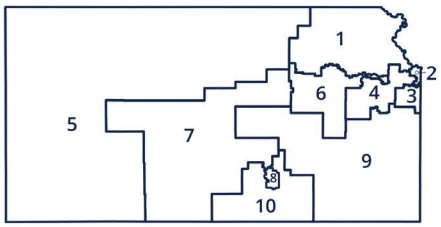


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Kansas divided into the ten State Board of Education districts.

KANSAS STATE DEPARTMENT OF EDUCATION

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