

## Standards Matrix for 3rd Grade (Scope and Sequence)

	Program 1- Dollar Dilemmas			Program 2 - Money Mayhem			Program 3 – Earning, Income & Incentives			
↓ Standard/Benchmark Lesson →	<i>Episode 1</i> Producers and Consumers	<i>Episode 2</i> Consumers and Their Wants	<i>Episode 3</i> How Markets are Created	<i>Episode 1</i> Some Resources are Limited	<i>Episode 2</i> How Wants are Satisfied	<i>Episode 3</i> Opportunity Cost	<i>Episode 1</i> Where People Save and Borrow	<i>Episode 2</i> How Income is Used	<i>Episode 3</i> Human Capital and Incentives	<i>Episode 4</i> Employee Benefits and Jobs

<b>Economics</b>										
The student uses a working knowledge and understanding of major economic concepts, issues, and systems, applying decision-making skills as a consumer, producer, saver, investor, and citizen of Kansas and the United States living in an interdependent world.										
Benchmark 1: The student understands how limited resources require choices.				√		√				
Benchmark 2: The student understands how the market economy works in the United States.			√							
Benchmark 3: The student analyzes how different incentives, economic systems and their institutions, and local, national, and international interdependence affect people.	√						√			
Benchmark 4: The student analyzes the role of the government in the economy.										
Benchmark 5: The student makes effective decisions as a consumer, producer, saver, investor, and citizen.		√			√			√	√	√
<b>Personal Finance (Guidelines)</b>										
<b>Standard 1: Income</b>										
Benchmark 1: The student will be able to identify sources of income								√		√





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Benchmark 8: Students will be able to describe the rights and responsibilities of buyers and sellers under consumer protection laws.										
<b>Standard 4: Saving and Investing</b>										
Benchmark 1: Students will be able to explain the relationship between saving and investing.										
Benchmark 2: Students will be able to describe reasons for saving and reasons for investing.										
Benchmark 3: Students will be able to compare the risk, return, and liquidity of investment alternatives.										
Benchmark 4: Students will be able to describe how to buy and sell investments.										
Benchmark 5: Students will be able to explain how different factors affect the rate of return of investments.										
Benchmark 6: Students will be able to evaluate sources of investment information.										
<b>Mathematics</b>										
<b>Standard 1: Number &amp; Computation:</b> The student uses numerical and computational concepts and procedures in a variety of situations.	√				√		√	√		

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<b>Standard 2: Algebra:</b> The student uses algebraic concepts and procedures in a variety of situations.					√			√		√		√
<b>Standard 3: Geometry:</b> The student uses geometric concepts and procedures in a variety of situations			√			√		√	√	√		√
<b>Standard 4: Data:</b> The student uses concepts and procedures of data analysis in a variety of situations.			√									
<b>Communication Arts</b>												
<b>Standard 1: Reading:</b> The student reads and comprehends text across the curriculum.												
Benchmark 1: The student uses skills in alphabets to construct meaning from text.												
Benchmark 2: The student reads fluently.												
Benchmark 3: The student expands vocabulary.		√	√									
Benchmark 4: The student comprehends a variety of text (narrative, expository, technical, and persuasive).					√							