

| Standards Matrix for 4th Grade (Scope and Sequence) | | | | | | | |
|---|--|--|--|---|---|---|--|
| ↓ Standard/Benchmark/Lesson → | Program 1 Trade-offs Tug of War | | | Program 2 A Supply & Demand Market | | | |
| | <i>Episode 1</i> Opportunity Cost of Activities | <i>Episode 2</i> Decisions Require Trade-offs | <i>Episode 3</i> Costs vs. Benefits | <i>Episode 1</i> Market Economic Systems | <i>Episode 2</i> Market Competition and Prices | <i>Episode 3</i> Careers and Specialization | |

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| Economics | | | | | | |
| 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. | | √ | √ | | | |
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| Personal Finance (Guidelines) | | | | | | |
| Standard 1: Income | | | | | | |
| Benchmark 1: The student will be able to identify sources of income | | | | | | |
| Benchmark 2: The student will be able to analyze how career choice, education, skills, and economic conditions affect income. | | | | √ | | |

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| Benchmark 3: The student will be able to explain how taxes, government transfer payments, and employee benefits relate to disposable income. | | | | | | |
| Standard 2: Money Management | | | | | | |
| Benchmark 1: Students will be able to explain how limited personal financial resources affect the choices people make. | | | | | | |
| Benchmark 2: Students will be able to identify the opportunity cost of financial decisions. | | | | | | |
| Benchmark 3: Students will be able to discuss the importance of taking responsibility for personal financial decisions. | | | | | | |
| Benchmark 4: Students will be able to apply a decision-making process to personal financial choices. | | | | | | |
| Benchmark 5: Students will be able to explain how inflation affects spending and investing decisions. | | | | | | |
| Benchmark 6: Students will be able to describe how insurance and other risk-management strategies protect against financial loss. | | | | | | |
| Benchmark 7: Students will be able to design a plan for earning spending, saving, and investing. | | | | | | |
| Benchmark 8: Students will be able to explain how to use money-management tools available from financial institutions. | | | | | | |
| Standard 3: Spending and Credit | | | | | | |

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| Benchmark 1: Students will be able to compare the benefits and costs of spending decisions. | | | | | | √ | |
| Benchmark 2: Students will be able to evaluate information about products and services. | | | | | | | |
| Benchmark 3: Students will be able to compare the advantages and disadvantages of different payment methods. | | | | | | | |
| Benchmark 4: Students will be able to analyze the benefits and costs of consumer credit. | | | | | | | |
| Benchmark 5: Students will be able to compare sources of consumer credit. | | | | | | | |
| Benchmark 6: Students will be able to explain factors that affect creditworthiness and the purpose of credit records. | | | | | | | |
| Benchmark 7: Students will be able to identify ways to avoid or correct credit problems. | | | | | | | |
| Benchmark 8: Students will be able to describe the rights and responsibilities of buyers and sellers under consumer protection laws. | | | | | | | |
| Standard 4: Saving and Investing | | | | | | | |
| 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. | | | | | | | |

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| 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. | | | | | | |
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| Mathematics | | | | | | |
| Standard 1: Number & Computation: The student uses numerical and computational concepts and procedures in a variety of situations. | | √ | √ | √ | √ | |
| Standard 2: Algebra: The student uses algebraic concepts and procedures in a variety of situations. | √ | | | √ | | |
| Standard 3: Geometry: The student uses geometric concepts and procedures in a variety of situations | √ | √ | √ | | | √ |
| Standard 4: Data: The student uses concepts and procedures of data analysis in a variety of situations. | | | | | | √ |
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| Communication Arts | | | | | | |
| Reading: 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. | | | | | | |

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| Benchmark 3: The student expands vocabulary. | | | | | | | |
| Benchmark 4: The student comprehends a variety of text (narrative, expository, technical, and persuasive). | | | | | | | √ |