

## Standards Matrix for 5th Grade (Scope and Sequence)

Programs 1 & 2 of 4

	Program 1- Decisions, Decisions			Program 2 - Making a Buck		
↓ Standard/Benchmark/Lesson →	<i>Episode 1</i> Effects of Scarce Resources	<i>Episode 2</i> What Influences Choices?	<i>Episode 3</i> Decisions Involve Trade- offs	<i>Episode 1</i> Producing Goods and Services	<i>Episode 2</i> How are Prices Determined?	<i>Episode 3</i> Competition Affects Prices

<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						
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.						
<b>Standard 2: Money Management</b>						
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.						
<b>Standard 3: Spending and Credit</b>						

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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.						
<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.						

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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.		√	√	√	√	
<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>Reading:</b> The student reads and comprehends text across the curriculum.						

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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).						√