

Standards Matrix for 5th Grade (Scope and Sequence)

Programs 3 & 4 of 4

	Program 3 – Helping Bankers Help You					Program 4 - The Tax Man	
↓ Standard/Benchmark/Lesson →	<i>Episode 1</i> What are Banks?	<i>Episode 2</i> What is Credit?	<i>Episode 3</i> Choices have Financial Effects	<i>Episode 4</i> Spending, Saving and Borrowing	<i>Episode 5</i> Positive and Negative Incentives	<i>Episode 1</i> How Governments Use Taxes	<i>Episode 2</i> Government Revenue Sources

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.			√	√			
Personal Finance (Guidelines)							
Standard 1: Income							
Benchmark 1: The student will be able to identify sources of income							

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Benchmark 2: The student will be able to analyze how career choice, education, skills, and economic conditions affect income.					√		
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.							

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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							
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.							

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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.							
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.	√						
Mathematics							
Standard 1: Number & Computation: The student uses numerical and computational concepts and procedures in a variety of situations.	√	√	√	√	√		√

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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.							
Communication Arts							
Standard 1: 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.							
Benchmark 3: The student expands vocabulary.							
Benchmark 4: The student comprehends a variety of text (narrative, expository, technical, and persuasive).					√		