Standards Matrix for 6th Grade (Scope and Sequence)									
		Program 1- The Budget Balancing Act					Program 2 - The Specs on Specialization		
↓ Standard/Benchmark/Lesson →		*Episode 1* Budgeting, Trade-offs, and Opportunity Costs	*Episode 2* Spending Less, Saving the Rest	*Episode 3* Income Management and Payment Methods	*Episode 4* To Spend, Save, or Borrow? That is the Question!		*Episode 1* The Importance of Specialization	*Episode 2* The Effect of Productivity on Income	*Episode 3* Improving Productivity Through Specialization
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									
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.									

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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.									
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.									

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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.			√		√				
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									

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Standard 1: Reading: The student reads and comprehends text across the curriculum.									
Benchmark 1: The student uses skills in alphabetics 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).									