Standards Matrix for 7th Grade (Scope and Sequence)										
		Program 1- Personal and Public Benefits					Program 2 - Investing in Your Future			
↓ Standard/Benchmark/Lesson →		*Episode 1* Inflation and Deflation	*Episode 2* Positive and Negative Incentives	*Episode 3* Types of Employee Benefits	*Episode 4* Government Good and Services		*Episode 1* Human Capital Supply and Demand	*Episode 2* What is Compound Interest?	*Episode 3* Return, Liquidity, and Risk	*Episode 4* Costs and Benefits of Spending, Saving, or Borrowing
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.										
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.										

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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.										
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										
Standard 1: Reading: The student reads and comprehends text across the curriculum.										

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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).										