Standards Matrix for 8th Grade (Scope and Sequence)											
		Program 1- Income, Incentives, and Institutions				Program 2 - Starting the Savings Snowball				Program 3 - Mastering Your Money	
↓ Standard/Benchmark/ Lesson →		*Episode 1* Types of Earned Income	*Episode 2* Employee Responses to Positive and Negative Incentives	*Episode 3* Specialized Economic Institutions		*Episode 1* Saving Accumulation: Amount Saved, Rate of Return, and Time	*Episode 2* Products and Services: Spending, Saving, and Borrowing Decisions	*Episode 3* Calculating Interest and Account Balances		*Episode 1* Opportunity Cost: Decisions for Your Budget	*Episode 2* Being an Informed Consumer
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 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).											