

Standards Matrix for Kindergarten (Scope and Sequence)						
		Program 1- How Money Works		Program 2 - How Families Make Money		
↓ Standard/Benchmark/Lesson →	<i>Episode 1</i> Making Choices About Money	<i>Episode 2</i> Goods and Services	<i>Episode 3</i> How Consumers Use Money	<i>Episode 1</i> Which Coins Are Which?	<i>Episode 2</i> Jobs in the Family	<i>Episode 3</i> Families and Income

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						
Reading: 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).						