

Kindergarten

Earning Income 4-1:
People have different job choices depending on their knowledge, skills, interests and experience.

DOMAIN ALIGNMENT: History, Government and Social Studies Standards

- 1 Choices Have Consequences. [HGSS 1](#)

DOMAIN ALIGNMENT: School Counseling Standards

- 2 The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. [CD.1.1.1](#) Y [CD.1.1.2](#) Y [CD.1.1.3](#)
- 3 The student will employ strategies to achieve future career goals with success and satisfaction. [CD.2.1.1](#)
- 4 The student will understand the relationship between personal qualities, education, training and career success. [CD.3.1.1](#) Y [CD.3.1.2](#)

DOMAIN ALIGNMENT: Social, Emotional and Character Development Model Standards

- 5 The student will identify and assess personal qualities and external supports. [PD.I.B.1](#) Y [PD.I.B.2](#)

Earning Income 4-2:
People may be able to improve their ability to earn income by gaining new knowledge, skills and experience.

DOMAIN ALIGNMENT: History, Government and Social Studies Standards

- 1 Choices Have Consequences. [HGSS 1](#)

DOMAIN ALIGNMENT: Math Standards

- 2 Counting and Cardinality: Comparing Numbers. [CC.6](#) Y [CC.7](#)
- 3 Operations and Algebraic Thinking: Adding and Subtracting. [OA.1](#) Y [OA.2](#) Y [OA.3](#) Y [OA.4](#) Y [OA.5](#)

DOMAIN ALIGNMENT: School Counseling Standards

- 4 The student will acquire the attitudes, knowledge and skills that contribute to effective learning in school and across the life span. [AD.1.2.2](#) Y [AD.1.2.3](#)
- 5 The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. [CD.1.1.2](#) Y [CD.1.2.2](#) Y [CD.1.2.3](#) Y [CD.1.2.4](#)
- 6 The student will understand the relationship between personal qualities, education, training and career success. [CD.3.1.3](#) Y [CD.3.2.1](#) Y [CD.3.2.2](#) Y [CD.3.2.3](#)

Earning Income 4-3:
There are different ways to be paid for labor,

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including wages, salaries, commissions and tips.

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- 1 Counting and Cardinality: Comparing Numbers. [CC.6](#) Y [CC.7](#)
 - 2 Operations and Algebraic Thinking: Adding and Subtracting. [OA.1](#) Y [OA.2](#) Y [OA.3](#) Y [OA.4](#) Y [OA.5](#)
 - 3 Number and Operations in Base Ten: Place Value. [NBT.1](#)
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DOMAIN ALIGNMENT: School Counseling Standards

- 4 The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. [CD.1.1.4](#)
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Earning Income 4-4:
People can earn income by starting a new business as an entrepreneur or by owning a business.

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DOMAIN ALIGNMENT: Math Standards

- 1 Counting and Cardinality: Comparing Numbers. [CC.6](#) Y [CC.7](#)
 - 2 Operations and Algebraic Thinking: Adding and Subtracting. [OA.1](#) Y [OA.2](#) Y [OA.3](#) Y [OA.4](#) Y [OA.5](#)
 - 3 Number and Operations in Base Ten: Place Value. [NBT.1](#)
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Earning Income 4-5:
People can earn income by lending money or by renting their property to others.

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- 1 Counting and Cardinality: Comparing Numbers. [CC.6](#) Y [CC.7](#)
 - 2 Operations and Algebraic Thinking: Adding and Subtracting. [OA.1](#) Y [OA.2](#) Y [OA.3](#) Y [OA.4](#) Y [OA.5](#)
 - 3 Number and Operations in Base Ten: Place Value. [NBT.1](#)
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Earning Income 4-6:
Income can be received as gifts or as an allowance for which no specified work may be required.

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DOMAIN ALIGNMENT: Math Standards

- 1 Counting and Cardinality: Comparing Numbers [CC.6](#) Y [CC.7](#)
 - 2 Operations and Algebraic Thinking: Adding and Subtracting. [OA.1](#) Y [OA.2](#) Y [OA.3](#) Y [OA.4](#) Y [OA.5](#)
 - 3 Number and Operations in Base Ten: Place Value. [NBT.1](#)
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DOMAIN ALIGNMENT: School Counseling Standards

- 4 The student will understand the relationship between personal qualities, education, training and career success. [CD.3.1.4](#)
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Earning Income 4-7:
Most income is taxed by

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the government to pay for government-provided goods and services.

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Spending 4-1: People differ in their preferences, priorities and resources available for consuming goods and services.

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- 1 Choices Have Consequences. [HGSS 1](#)

DOMAIN ALIGNMENT: School Counseling Standards

- 2 The student will complete school with the academic preparation to choose from postsecondary options. [AD.2.1.1](#)
- 2 The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. [CD.1.2.1](#)
- 3 The student will employ strategies to achieve future career goals with success and satisfaction. [CD.2.2.1](#)

Spending 4-2: Money can be spent to increase one's own or another individual's personal satisfaction or to share the cost of goods and services.

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- 1 Choices Have Consequences. [HGSS 1](#)

DOMAIN ALIGNMENT: Math Standards

- 2 Counting and Cardinality: Comparing Numbers. [CC.6 Y CC.7](#)
- 3 Operations and Algebraic Thinking: Adding and Subtracting. [OA.1 Y OA.2 Y OA.3 Y OA.4 Y OA.5](#)
- 4 Number and Operations in Base Ten: Place Value. [NBT.1](#)

DOMAIN ALIGNMENT: School Counseling Standards

- 5 The student will acquire the attitudes, knowledge and skills that contribute to effective learning in school and across the life span. [AD.1.2.5](#)

DOMAIN ALIGNMENT: Social, Emotional and Character Development Model Standards

- 6 The student will develop, implement, promote and model core ethical and performance principles. [CD.I.B.2 Y CD.I.B.3](#)
- 7 The student will create a caring community. [CD.I.C.1](#)

Spending 4-3: When people make a decision to use money for a particular purpose, they incur an opportunity cost in the they cannot use the money for another purpose.

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- 1 Choices Have Consequences. [HGSS 1](#)

DOMAIN ALIGNMENT: Math Standards

- Counting and Cardinality: Comparing Numbers. [CC.6](#) Y [CC.7](#)
 - Operations and Algebraic Thinking: Adding and Subtracting. [OA.1](#) Y [OA.2](#) Y [OA.3](#) Y [OA.4](#) Y [OA.5](#)
 - Number and Operations in Base Ten: Place Value. [NBT.1](#)
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DOMAIN ALIGNMENT: School Counseling Standards

- The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. [CD.1.2.4](#)
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DOMAIN ALIGNMENT: Social, Emotional and Character Development Model Standards

**Spending 4-4:
Purchasing decisions
have costs and benefits
that can be different for
different people.**

DOMAIN ALIGNMENT: History, Government and Social Studies Standards

- Choices Have Consequences. [HGSS 1](#)
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DOMAIN ALIGNMENT: Math Standards

- Counting and Cardinality: Comparing Numbers. [CC.6](#) Y [CC.7](#)
 - Operations and Algebraic Thinking: Adding and Subtracting. [OA.1](#) Y [OA.2](#) Y [OA.3](#) Y [OA.4](#) Y [OA.5](#)
 - Number and Operations in Base Ten: Place Value. [NBT.1](#)
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DOMAIN ALIGNMENT: Social, Emotional and Character Development Model Standards

- The student will recognize, select and ascribe to a set of core ethical and performance principles as a foundation of good character and be able to define character comprehensively to include thinking, feeling and doing. [CD.I.A.2](#)
 - The student will develop, implement and model responsible decision-making skills. [CD.II.A.1](#) Y [CD.II.A.2](#)
 - The student will set, monitor, adapt and evaluate goals to achieve in school and life. [PD.II.C](#)
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**Spending 4-5: Price,
spending choices of
others, peer pressure
and advertising about a
product or service can
influence purchase
decisions.**

DOMAIN ALIGNMENT: History, Government and Social Studies Standards

- Choices Have Consequences. [HGSS 1](#)
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DOMAIN ALIGNMENT: Math Standards

- Counting and Cardinality: Comparing Numbers. [CC.6](#) Y [CC.7](#)
- Operations and Algebraic Thinking: Adding and Subtracting. [OA.1](#) Y [OA.2](#) Y [OA.3](#) Y [OA.4](#) Y [OA.5](#)
- Number and Operations in Base Ten: Place Value. [NBT.1](#)

DOMAIN ALIGNMENT: Social, Emotional and Character Development Model Standards

- 5 The student will develop, implement, promote and model core ethical and performance principles. [CD.I.B.3](#)
 - 6 The student will develop, implement and model effective problem-solving skills. [CD.II.B.3](#)
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Spending 4-6: Payment methods for making purchases include cash, checks, debit cards, and credit cards.

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DOMAIN ALIGNMENT: Math Standards

Savings 4-1: When people save money, they are choosing not to spend money today to be able to buy something in the future.

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- 1 Choices Have Consequences. [HGSS 1](#)
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DOMAIN ALIGNMENT: Math Standards

- 2 Counting and Cardinality: Comparing Numbers. [CC.6 Y CC.7](#)
-

DOMAIN ALIGNMENT: School Counseling Standards

- 3 The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. [CD.1.2.4](#)
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DOMAIN ALIGNMENT: Social, Emotional and Character Development Model Standards

- 4 The student will develop, implement, promote and model core ethical and performance principles. [CD.I.B.2 Y CD.I.B.3](#)
 - 5 The student will develop, implement and model responsible decision-making skills. [CD.II.A.1](#)
 - 6 The student will develop, implement and model effective problem-solving skills. [CD.II.B](#)
 - 7 The student will set, monitor, adapt and evaluate goals to achieve in school and life. [PD.II.C.1](#)
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Savings 4-2: A savings plan is a plan for setting aside money to pay for a future need, goal or emergency.

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DOMAIN ALIGNMENT: Math Standards

- 1 Counting and Cardinality: Comparing Numbers. [CC.6 Y CC.7](#)
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- 2 The student will employ strategies to achieve future career goals with success and satisfaction. [CD.2.2.1 Y CD.2.2.2](#)
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Savings 4-3: People differ in their values and attitudes about saving.

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- 1 Choices Have Consequences. [HGSS.1](#)

DOMAIN ALIGNMENT: Math Standards

- 2 Counting and Cardinality: Comparing Numbers. [CC.6.Y](#) [CC.7](#)
- 3 Operations and Algebraic Thinking: Adding and Subtracting. [OA.1.Y](#) [OA.2.Y](#) [OA.3.Y](#) [OA.4.Y](#) [OA.5](#)

DOMAIN ALIGNMENT: School Counseling Standards

DOMAIN ALIGNMENT: Social, Emotional and Character Development Model Standards

- 4 The student will recognize, select and ascribe to a set of core ethical and performance principles as a foundation of good character and be able to define character comprehensively to include thinking, feeling and doing. [CD.I.A.1](#)

Savings 4-4: Safety and ease of access are factors to consider when deciding where to keep savings.

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Savings 4-5: Financial institutions often pay interest on deposit accounts to attract customers to deposit money in their institution.

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- 1 Counting and Cardinality: Comparing Numbers. [CC.6.Y](#) [CC.7](#)
- 2 Operations and Algebraic Thinking: Adding and Subtracting. [OA.1.Y](#) [OA.2.Y](#) [OA.3.Y](#) [OA.4.Y](#) [OA.5](#)

Investing 4-1: People invest their money so that it can grow over time and help them achieve their long-term financial goals.

DOMAIN ALIGNMENT: Math Standards

- 1 Counting and Cardinality: Comparing Numbers. [CC.6.Y](#) [CC.7](#)
- 2 Operations and Algebraic Thinking: Adding and Subtracting. [OA.1.Y](#) [OA.2.Y](#) [OA.3.Y](#) [OA.4.Y](#) [OA.5](#)

DOMAIN ALIGNMENT: School Counseling Standards

- 3 The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. [CD.1.2.1](#)

Investing 4-2: Low-interest saving accounts are commonly used for short-term financial goals and emergency funds because they are low risk. When saving

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- 1 The student will employ strategies to achieve future career goals with success and satisfaction. [CD.2.2.1.Y](#) [CD.2.2.2](#)

for longer term financial goals, people often invest in riskier assets to earn higher returns.

Managing Credit 4-1:
Interest is the price a borrower pays for using someone else's money, and the income earned by the lender.

DOMAIN ALIGNMENT: Math Standards

- 1 Counting and Cardinality: Comparing Numbers. [CC.6.Y](#) [CC.7](#)
- 2 Operations and Algebraic Thinking: Adding and Subtracting. [OA.1](#), [OA.2](#), [OA.3](#), [OA.4](#) AND [OA.5](#)

DOMAIN ALIGNMENT: School Counseling Standards

- 3 The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. [CD.1.2.4](#)

Managing Credit 4-2:
When a person pays with credit, they have immediate use of purchased goods or services while agreeing to repay the lender in the future with interest.

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Managing Credit 4-3:
Lenders are more likely to approve borrowers who do not have a lot of other debt and who have a history of paying back loans as promised.

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Managing Risk 4-1:
People are exposed to risk when there is a chance of loss or harm. Risk is an unavoidable part of daily life.

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DOMAIN ALIGNMENT: Social, Emotional and Character Development Model Standards

- 1 The student will develop, implement and model responsible decision-making skills. [CD.II.A.1](#)

Managing Risk 4-2:
People who are exposed to risks often try to reduce or avoid the negative consequences of those risks.

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DOMAIN ALIGNMENT: Social, Emotional and Character Development Model Standards

- 2 The student will develop, implement and model responsible decision-making skills. **CD.II.A.1**
 - 3 The student will develop, implement and model effective problem-solving skills. **CD.II.B**
 - 4 The student will set, monitor, adapt and evaluate goals to achieve in school and life. **PD.II.C.1**
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Managing Risk 4-3: One way to cope with unexpected losses is to save for emergencies.

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- 1 Choices Have Consequences. **HGSS 1**
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DOMAIN ALIGNMENT: Social, Emotional and Character Development Model Standards

- 2 The student will develop, implement and model responsible decision-making skills. **CD.II.A.1 Y CD.II.A.2**
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Managing Risk 4-4: Insurance is often purchased to limit financial losses because of risk.

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