

# Grade 4

Adopted 2010

## Consumer Decisions

### Enduring Knowledge - Understandings

- fundamental economic concepts are important for consumer decision-making.
- consumer decisions are influenced by economic and social factors.
- values have a role in making consumer decisions.
- consumer actions (e.g., reusing, reducing, recycling) influence the use of resources and impact the environment.
- an individual has multiple life roles that impact responsibility to be a valuable family and community member.

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### Skills and Concepts

- investigate economic concepts and why they are important for consumer decisions by:
    - examining how individuals and families make choices to satisfy needs and wants as they relate to consumer decisions
    - explain bartering, and how money makes it easier for people to get things they want
    - determining ways in which goods and services used by families impact the environment
  - describe how culture, media and technology can influence consumer decisions by:
    - comparing and evaluating products and services based on major factors (e.g., price, quality, features) when making consumer decisions
    - describing how different types of media, technology and advertising impact the family and consumer decision-making
    - identify ways in which consumer decisions (e.g., buying and selling) affect families and friends
  - identify ways that individuals have rights and responsibilities as a consumer
  - evaluate consumer actions (e.g., reusing, reducing, recycling) and how they influence the use of resources and impact the environment by:
    - describing how consumption, conservation, and waste management practices are related
    - identifying ways the physical environment is related to individual and community health
  - examine individual, family, and community roles and responsibilities by:
    - investigating a variety of resources (e.g., current events, surveys, children's magazines) and explain ways in which consumers are addressing the effects of renewable resources on the environment
    - describing jobs carried out by people at school and in the community that support success in school
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## Financial Literacy

### Enduring Knowledge - Understandings

- management of financial resources is needed to meet goals of individuals and families.
- budgets are a basic component in making financial decisions.
- various services are provided by financial institutions (e.g., banks, credit unions).

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### Skills and Concepts

- explain how financial management is needed to meet goals of individuals and families by:
  - identifying goals pertaining to money that might affect individuals and families
  - describing different ways to save and invest money (e.g., piggy bank, local bank, savings bonds)
- define credit and how it can be used to make purchases
- explain the purpose of a budget and define the basic components (income, expenses, savings)
- investigate basic services (e.g., deposits, check cashing) provided by financial institutions (e.g., banks, credit unions)

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## Career Awareness, Exploration, Planning

### Enduring Knowledge - Understandings

- people need to work to meet basic needs.
- a variety of career choices are available in planning for job/careers.
- the connection between work and academics can influence one's future job/career.
- individual and societal needs can impact future jobs/careers.
- self-knowledge is an important part of the career planning process.

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### Skills and Concepts

- explain why people need to work (e.g., chores, jobs, employment) to meet basic needs (e.g., food, clothing, shelter)
  - recognize that the roles of individuals at home, in the workplace, and in the community are constantly changing
  - investigate the connection between work and learning and how it can influence one's future job/career by:
    - explaining different jobs/careers that use what they learn in school (mathematics, reading/writing, science, social studies) impacts future jobs/careers
    - describing work done by school personnel and other individuals in the community
  - evaluate how individual and societal needs can impact future jobs/careers by:
    - recognizing how career choices may change as a person matures
    - examining and grouping careers in clusters
  - recognize self-knowledge (e.g., interests, abilities) is helpful when selecting and preparing for a career path and that unique interests may lead to career choices
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## Employability Skills

### Enduring Knowledge - Understandings

- interpersonal skills are needed to be a responsible friend, family and team member.
  - attitudes and work habits contribute to success at home, school and work.
  - academics contribute to obtaining and succeeding in employment.
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### Skills and Concepts

- explain how interpersonal skills are needed to be a responsible friend, family and team member by:
    - identifying ways to cooperate at both home and school
    - learning the importance of developing good team skills (e.g., cooperation, communication) and explain how these skills are used to complete tasks
    - demonstrating how to work cooperatively by contributing ideas, suggestions and efforts
  - describe how attitudes and work habits contribute to success at home, school and work by:
    - describing study skills needed in school
    - developing personal responsibilities for their own learning and behaviors
    - explaining how effective communication skills (e.g., reading, writing, speaking, and listening) impacts work-related situations and give examples for success at home, school and work
    - learning how to follow routines (e.g., rules, schedules, directions) with minimal supervision
    - identifying consequences for actions when disobeying rules and routines
    - identifying the importance of developing good work habits
  - examine potential job/careers in the community
  - identify how employability skills prepare them for obtaining and maintaining employment
  - identify ways academics can impact success in employment
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## Communication/Technology

### Enduring Knowledge - Understandings

- technology skills can enhance learning and impact productivity at home, school and the workplace.
  - communication skills is essential for jobs/careers.
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### Skills and Concepts

- explore how technology is used in different jobs/careers
- investigate how technology in school and at work enhances learning and provide access to information and resources by:
  - explain how technology tools (e.g., computer programs, Internet, email, cell phones) are used in homes, schools and jobs
- identify ways written communication skills are used at school and in the workplace