Florida Social Studies

Personal Finance and Money Management (#2102371) (2026-)

Analyze how liberty and economic freedom generate broad-based opportunity and prosperity in the United States. SS.912.CG.4.1	Clarification 1	Students will differentiate between government systems (e.g., autocracy, democracy, monarchy, oligarchy republic, theocracy).
	Clarification 2	Students will differentiate between economic systems (e.g., capitalism, communism, mixed market, socialism).
	Clarification 3	Students will analyze the disadvantages of authoritarian control over the economy (e.g., communism and socialism) in generating broad-based economic prosperity for their population.
Identify the factors of production and why they are necessary for the production of goods and services. SS.912.E.1.1	2	Identify the factors of production and why they are necessary for the production of goods and services. SS.912.E.1.1
Evaluate and reflect on how values affect personal financial decision-making. SS.912.FL.1.1	Clarification 1	Instruction includes how values may vary from person to person.
	Clarification 2	Instruction includes how societal values impact personal financial decisions.
Understand how cognitive biases affect personal financial decision-making. SS.912.FL.1.2	Clarification 1	Instruction includes biases such as loss aversion, the endowment effect, herd mentality, anchoring, and present bias.
Describe how people choose jobs or careers for which they are qualified based on potential income as well as non-income factors,	Clarification 1	Instruction includes the identification of non-income factors and the importance of these factors as compared to potential income.
	Clarification 2	Instruction includes the ways that an individual can earn income: full-time employee, part-time employee, self-employment, investment, or passive income.

such as job satisfaction, independence, risk, family, or location. SS.912.FL.2.1		
Analyze the ways that people can make more informed education, job, or career decisions by evaluating the benefits and costs of different choices. SS.912.FL.2.3	Clarification 1	Instruction includes comparing the benefits, costs, and the return on investment of a college education to those of a technical school.
	Clarification 2	Instruction includes comparing the unemployment rates of workers with different levels of education.
	Clarification 3	Instruction includes various career pathways including those that do not require college attendance.
Explain that taxes are paid to federal, state, and local governments to fund government goods and services as well as transfer payments from government to individuals. SS.912.FL.2.6	Clarification 1	Instruction includes the identification of the governmental agency that receives tax revenue for a specific tax.
	Clarification 2	Instruction includes the identification of the use of specific tax revenues.
	Clarification 3	Instruction includes the major types of taxes: income, payroll, property, and sales tax.
Explain how interest, dividends, and capital gains are forms of income earned from financial investments. SS.912.FL.2.7	Clarification 1	Instruction includes understanding the differences between interest, dividends, and capital gains.
Evaluate how the sources of income, amount of income, as well as the amount and type of spending affect the types and amounts of taxes paid. SS.912.FL.2.8	Clarification 1	Instruction includes tax rates on earned income, interest, and capital gains.
	Clarification 2	Instruction includes how federal tax brackets illustrate a progressive tax and a sales tax is viewed as a regressive tax as well as the differences between each type of tax.
	Clarification 3	Instruction includes types of goods that are subject to sales taxes and those that are exempt.
Describe why some people choose to become entrepreneurs as a career choice. SS.912.FL.2.9	Clarification 1	Instruction includes evaluating the benefits and costs of entrepreneurship.
	Clarification 2	Instruction includes identifying the roles and characteristics of an entrepreneur and understanding that taking on risk is an implicit part of being an entrepreneur.

	Clarification 3 Instruction includes understanding how owning a small business can be a person's primary career or can supplement income from other sources.
	Clarification 4 Instruction includes the tax implications of being an entrepreneur such as the self-employment tax.
Evaluate the benefits and costs of "gig" employment. SS.912.FL.2.10	**Clarification 1** Instruction includes understanding the motivating factors for being self-employed or working as an independent contractor in the "gig" economy.
Describe how Social Security is funded and the benefit it provides to retirees. SS.912.FL.2.11	**12** Describe how Social Security is funded and the benefit it provides to retirees. SS.912.FL.2.11
Identify and complete appropriate tax forms to calculate the amount of federal income tax owed. SS.912.FL.2.12	**Clarification 1** Instruction includes the identification of various payroll taxes and withholdings (e.g., Social Security, Medicare, federal withholding, etc.).
	Clarification 2 Instruction includes formally (using tax tables) and informally (estimating) calculating taxes.
	Clarification 3 Instruction includes understanding why calculating one's taxes may differ from the government's calculations.
Describe the types and sources of taxes at the local level. SS.912.FL.2.13	**Clarification 1** Instruction includes understanding that states, counties, and municipalities may have different tax rates and taxes.
	Clarification 2 Instruction includes understanding that local taxes are dedicated to a particular use, such as schools or local infrastructure projects.
Analyze the factors that influence a consumer's decision-making process (e.g., the price of a good or service, the price of alternatives, income level, personal preferences, advertisements, and reviews.) SS.912.FL.3.1	**Clarification 1** Instruction includes the comparison of consumer decisions to purchase a similar item.
Describe ways that consumers may be influenced by how the	**Clarification 1** Instruction includes understanding the different ways retailers express the prices of their products.

price of a good is expressed. SS.912.FL.3.4		
Explain that people may choose to donate money to charitable organizations and other not-for-profit organizations because they gain satisfaction from donating. SS.912.FL.3.6	17	Explain that people may choose to donate money to charitable organizations and other not-for-profit organizations because they gain satisfaction from donating. SS.912.FL.3.6
Evaluate how different forms of payment can result in costs or fees. SS.912.FL.3.8	Clarification 1	Instruction includes understanding various forms of payments and associated costs: cash, checks, debit cards, credit cards, mobile payments, prepaid cards, buy now pay later, layaways, and rent to own.
	Clarification 2	Instruction includes understanding that while the seller of a good being purchased may not explicitly charge the consumer, the consumer may bear a portion of the fees by paying a higher price.
Develop a budget based on a given income and expenses for long-term and short-term financial goals. SS.912.FL.3.9	Clarification 1	Instruction includes developing budgets with fixed and variable expenses, unexpected expenses (including emergency funds) and savings.
	Clarification 2	Instruction includes understanding that budgets can be developed using paper, digital spreadsheets, websites, mobile phone applications, or using other financial applications.
Understand that when individuals or business owners buy or sell goods or services, they may enter into contracts. SS.912.FL.3.10	Clarification 1	Instruction includes common contracts such as cell phone plans, leases of apartments or homes, car leases, car purchases, and mortgages.
	Clarification 2	Instruction emphasizes that contracts are legally binding and breaking a contract may have consequences.
Evaluate and interpret terms and conditions within a contract. SS.912.FL.3.11	Clarification 1	Instruction includes understanding terms and conditions may include, but are not limited to, duration, termination, payment terms, dispute resolution, privacy and sharing of personal information.
	Clarification 2	Instruction emphasizes that users may be entering into a contract when agreeing to terms and conditions on webpages or applications.
Understand the process of identifying and contesting an incorrect	Clarification 1	Instruction includes identifying consumer-advocacy agencies (e.g., Consumer Financial Protection Bureau (CFPB), Better Business

billing statement. SS.912.FL.3.12		**Bureau (BBB), Chamber of Commerce, Florida Department of Agriculture and Consumer Services, and Federal Trade Commission (FTC)).**
Describe the different types of accounts and financial products offered through banking institutions. SS.912.FL.4.1	Clarification 1	**Instruction includes the functions of each account (checking, savings, money markets, and certificates of deposit (CDs)), and the advantages and disadvantages of each.**
	Clarification 2	**Instruction includes credit unions, commercial banks, traditional banks, and online banks.**
Compare and contrast the characteristics of the various accounts and services offered by depository institutions. SS.912.FL.4.2	Clarification 2	**Instruction includes understanding the process for opening and managing a bank account.**
	Clarification 1	**Instruction includes online banking, minimum balance requirements, monthly fees, overdraft penalties, and interest rates.**
	Clarification 3	**Instruction includes understanding the different components of an account, such as the routing number and the account number.**
Explain how people should regularly track and manage funds in their account to ensure enough funds are available in those accounts to cover any outstanding transactions or future automated withdrawals. SS.912.FL.4.3	Clarification 1	**Instruction includes understanding that account holders should regularly check the deposits and withdrawals to the accounts to ensure that these transactions were authorized by the account holder, in addition to checking for any fees charged and whether appropriate interest was credited to the account.**
Analyze the impact of spending versus saving. SS.912.FL.4.4	Clarification 1	**Instruction includes the benefits and drawbacks of saving and spending in various situations.**
Explain ways that government agencies supervise and regulate financial institutions to help protect the safety, soundness, and legal compliance of the United States banking and financial system. SS.912.FL.4.8	Clarification 1	**Instruction includes understanding the role that government agencies charged with regulating financial institutions play in helping to protect the safety, soundness, and legal compliance of the nation's banking system.**
	Clarification 2	**Instruction includes the purpose and function of the following agencies: Federal Reserve, Office of the Comptroller of the Currency, Consumer Financial Protection Bureau (CFPB), Federal Deposit Insurance Corporation (FDIC), National Credit Union Administration (NCUA), and state banking departments.**

Analyze the ways that consumers can compare the cost of credit by using the annual percentage rate (APR), initial fees charged, and fees charged for late payment or missed payments. SS.912.FL.5.1	Clarification 1	**Instruction includes the use of APR, initial fees, late fees, nonpayment fees, and other relevant information to compare the cost of credit from various sources for the purchase of a product.**
Explain why banks and financial institutions sometimes compete by offering credit at low introductory rates. SS.912.FL.5.2	Clarification 1	**Instruction includes the motivating factors for a bank offering low-rate introductory credit offers.**
	Clarification 2	**Instruction includes understanding the possible negative impacts of low-rate introductory credit offers on consumers.**
Explain that loans can be unsecured or secured with collateral. SS.912.FL.5.3	Clarification 1	**Instruction includes explaining why secured loans are viewed as having less risk and why lenders charge a lower interest rate than they charge for unsecured loans.**
	Clarification 2	**Instruction includes understanding unsecured versus secured credit cards.**
Describe the factors that influence the cost of borrowing from the perspective of the buyer and the seller, such as down payments and interest rates. SS.912.FL.5.4	Clarification 1	**Instruction includes how a down payment reduces the total amount financed and why this reduces the monthly payment and/or the length of the loan.**
	Clarification 2	**Instruction includes understanding why a borrower who has made a down payment has an incentive to repay a loan or make payments on time.**
	Clarification 3	**Instruction includes discussing why people make a down payment and why lenders may consider loans made with a down payment to have less risk.**
Explain that lenders make credit decisions based in part on consumer payment history. SS.912.FL.5.5	Clarification 1	**Instruction includes understanding that credit bureaus record borrowers' credit and payment histories, and provide that information to lenders in credit reports.**
Demonstrate an understanding of completing a loan application. SS.912.FL.5.6	Clarification 1	**Instruction includes the different aspects of a loan application, which include its basic requirements, limits, and credit check.**
	Clarification 2	**Instruction includes understanding the typical choices made on a car loan such as amount of down payment, interest rate, term of loan, and monthly payment.**

Discuss that lenders can pay to receive a borrower's credit score from a credit bureau. SS.912.FL.5.7	**Clarification 1** Instruction includes understanding a credit score and what it indicates about a borrower.
Analyze the costs and benefits associated with credit cards. SS.912.FL.5.8	**Clarification 1** Instruction includes understanding that while credit cards are useful for making purchases, interest rates on credit card loans are generally higher than other types of loans and may also have additional fees. **Clarification 2** Instruction includes understanding that credit card interest rates are higher for people considered to have a higher risk of nonpayment as determined by their credit scores.
Describe that, in addition to assessing a person's credit risk, credit reports and scores may be requested and used by employers in hiring decisions, property owners in deciding whether to rent apartments, and insurance companies in charging premiums. SS.912.FL.5.9	**36** Describe that, in addition to assessing a person's credit risk, credit reports and scores may be requested and used by employers in hiring decisions, property owners in deciding whether to rent apartments, and insurance companies in charging premiums. SS.912.FL.5.9
Examine the fact that failure to repay a loan has significant consequences for borrowers such as negative entries on their credit report, repossession of property (collateral), garnishment of wages, and the inability to obtain loans in the future. SS.912.FL.5.10	**37** Examine the fact that failure to repay a loan has significant consequences for borrowers such as negative entries on their credit report, repossession of property (collateral), garnishment of wages, and the inability to obtain loans in the future. SS.912.FL.5.10
Explain that consumers who have difficulty repaying debt can seek assistance through credit counseling services and by	**Clarification 1** Instruction includes identifying the costs and benefits associated with using different credit counseling services.

negotiating directly with creditors. SS.912.FL.5.11		
Explain how bankruptcy may be an option for consumers who are unable to repay debt. SS.912.FL.5.12	Clarification 1	Instruction includes understanding the impact of filing for bankruptcy on an individual's credit report.
Explain that people often apply for a mortgage to purchase a home. SS.912.FL.5.13	Clarification 1	Instruction includes understanding factors related to mortgage lending: down payment, fixed vs. variable rates, and insurance requirements.
Discuss that consumers who use credit should be aware of laws that are in place to protect them. SS.912.FL.5.14	Clarification 1	Instruction includes understanding lending laws: provision of full disclosure of credit terms, discriminatory lending practices, abusive marketing practices, and debt collection.
Explain that consumers are entitled to a free copy of their credit report annually. SS.912.FL.5.15	Clarification 1	Instruction includes understanding why it is important to check the accuracy of the information recorded on a credit report and knowing what steps to take to correct errors on credit reports.
	Clarification 2	Instruction includes understanding that credit report errors may increase the cost of credit.
Analyze how postsecondary education can be financed through a combination of scholarships, grants, and other financial aid (e.g., Bright Futures, work-study, student loans, and savings). SS.912.FL.5.16	Clarification 1	Instruction includes understanding the process and importance of completing the Free Application for Federal Student Aid (FAFSA).
	Clarification 2	Instruction includes identifying scholarships and grants for which an individual student may be eligible.
Compare different types of student loans and understand how to complete a student loan application. SS.912.FL.5.17	Clarification 1	Instruction includes understanding Parent Loan for Undergraduate Students (PLUS) loans, private student loans, direct subsidized loans, and direct unsubsidized loans.
	Clarification 2	Instruction includes understanding the long-term costs of student loans such as accrued interest during periods of deferment or forbearance.

Explain the purpose of the following investments: stocks, bonds, mutual funds, index funds, and Exchange-Traded Funds (ETFs); real estate; money markets and annuities; and others (e.g., commodities). SS.912.FL.6.1	Clarification 1	Instruction includes understanding that each investment has its own risk, and the consumer must decide whether the risk is worth the reward by examining available data.
	Clarification 2	Instruction includes discussing tax implications of each type of investment.
Explain how the expenses of buying, selling, and holding financial assets decrease the rate of return from an investment. SS.912.FL.6.3	Clarification 1	Instruction includes discussing costs and fees associated with different types of investments. These costs and fees may include, but are not limited to, management fees, commissions, and annual expense ratios.
Discuss the trade-off between risk and return in comparing financial investments. SS.912.FL.6.5	Clarification 1	Instruction includes understanding that an investment with greater risk than another investment may have a lower market price, and therefore a higher rate of return, than the other investment.
Describe how diversifying investments in different types of financial assets can lower investment risk. SS.912.FL.6.7	Clarification 1	Instruction includes understanding why a financial advisor might encourage a client to include stocks, bonds, and real estate assets in his or her portfolio.
Explain that people vary in their willingness to take risks because the willingness to take risks depends on factors such as personality, income, time horizon, and family situation. SS.912.FL.6.10	Clarification 1	Instruction includes understanding how the portfolio of a retiree might differ from that of a young, single person.
Describe why an economic role for a government may exist if individuals do not have complete information about the nature of alternative investments or access to competitive	Clarification 1	Instruction includes understanding why it is important for individuals to have accurate information about a company's sales and profits when investing in that company.

financial markets. SS.912.FL.6.11	
Compare the Securities and Exchange Commission (SEC), the Federal Reserve, and other government agencies that regulate financial markets. SS.912.FL.6.12	**51** **Compare the Securities and Exchange Commission (SEC), the Federal Reserve, and other government agencies that regulate financial markets.** SS.912.FL.6.12
Describe the purpose of the following accounts that hold investments: various retirement accounts (e.g., 401(k), 403(b), Traditional IRA, Roth IRA), education accounts (e.g., 529 savings plan, Coverdell Education Savings Account (ESA)), and taxable investment brokerage accounts. SS.912.FL.6.13	**Clarification 1** **Instruction includes understanding that each account that holds an investment has its own risk, and the consumer must decide whether the risk is worth the reward.** **Clarification 2** **Instruction includes analyzing the advantages and disadvantages of each account that holds an investment.** **Clarification 3** **Instruction includes understanding various investment applications (mobile applications) that may be used to hold investment accounts.**
Evaluate the motives for using a digital currency. SS.912.FL.6.14	**Clarification 1** **Instruction includes understanding the dollar price of a digital currency can be very volatile as it depends on the digital currency's supply and demand.** **Clarification 2** **Instruction includes understanding that a digital currency is a digital asset secured by cryptography and recorded on a block chain that may be used to send or receive payments on the internet.** **Clarification 3** **Instruction includes understanding reasons for the use of digital currency: financial privacy concerns, international payments, the ability to execute smart contracts, and speculation.**
Describe how individuals vary with respect to their willingness to accept risk and why most people are willing to pay a small cost now if it means they can avoid a possible larger loss later. SS.912.FL.7.1	**Clarification 1** **Instruction includes understanding self-insurance and the practice of having an emergency fund.** **Clarification 2** **Instruction includes understanding the potential effects on premium costs if in an emergency fund.**

Understand that insurance companies charge premiums to create a pool of money from which the company uses to pay for losses incurred by policyholders. SS.912.FL.7.2	Clarification 1	**Instruction includes understanding that insurance companies allow the risk of loss to be spread amongst all policyholders.**
Describe why people choose different amounts of insurance coverage based on their willingness to accept risk, as well as their occupation, lifestyle, age, financial profile, and the price of insurance. SS.912.FL.7.4	56	**Describe why people choose different amounts of insurance coverage based on their willingness to accept risk, as well as their occupation, lifestyle, age, financial profile, and the price of insurance.** SS.912.FL.7.4
Explain how governments and contractual obligations can influence the decisions and responsibilities of individuals to obtain different forms of insurance. SS.912.FL.7.5	Clarification 1	**Instruction includes understanding why homeowners' insurance is required by a lender when a homeowner takes out a mortgage.**
Describe how an insurance contract can increase the probability or size of a potential loss. SS.912.FL.7.6	Clarification 1	**Instruction includes understanding that having insurance may result in the policyholder taking more risks.**
	Clarification 2	**Instruction includes understanding that deductibles and copayments are cost-sharing features that encourage the policyholder to take steps to reduce the potential size of an insurance claim.**
Explain that people can lower insurance premiums by behaving in ways that show they pose a lower risk. SS.912.FL.7.7	Clarification 1	**Instruction includes factors that potentially lower insurance rates such as taking a safe-driving course to lower auto insurance cost or lower health insurance premiums for non-smokers.**
Identify the purposes of various types of insurance. SS.912.FL.7.8	Clarification 1	**Instruction includes understanding multiple types of insurance: health, disability, long-term care, travel, auto, renter, life, homeowner, and property and casualty.**

Benchmark	Clarification	Description
	Clarification 2	Instruction includes comparing the coverage and costs of hypothetical plans for a set of scenarios utilizing various types of insurance.
Explain how government programs provide a social safety net that protects an individual from an economic hardship created by unexpected events. SS.912.FL.7.9	Clarification 1	Instruction includes understanding that workers' compensation is a government-mandated program that provides benefits to workers that become injured or ill on a job or because of the job.
Identify how responsible use of personal information can prevent identity theft. SS.912.FL.7.10	Clarification 1	Instruction includes describing problems that can occur when an individual is a victim of identity theft.
	Clarification 2	Instruction includes giving specific examples of how online transactions, online banking, email frauds, and telemarketing calls can make consumers vulnerable to identity theft.
	Clarification 3	Instruction includes describing the conditions under which individuals should and should not disclose their Social Security number, account numbers, or other sensitive personal information.
Compare federal and state regulations that provide some remedies, and assistance for victims of identity theft. SS.912.FL.7.11	Clarification 1	Instruction includes recommending actions a victim of identity theft should take to limit losses and restore personal security.
Identify the implications of social networking sites and other online activity on an individual's digital footprint. SS.912.FL.7.12	Clarification 1	Instruction includes understanding that employers may check a prospective employee's digital footprint as part of the hiring process.
Explain the implications of receiving an inheritance. SS.912.FL.7.14	Clarification 1	Instruction includes understanding that an inheritance is money or assets a person has been bequeathed when someone passes.
	Clarification 2	Instruction includes creating a detailed plan for an inheritance.
	Clarification 3	Instruction includes understanding the impact to one's taxes from receiving an inheritance.

Examine the economic, social, and political theories of Karl Marx and Friedrich Engels as outlined in The Communist Manifesto (1848). SS.912.HC.1.7	**Clarification 1** Instruction includes economic theories (e.g., on private enterprise, capitalism, private property, "despotic inroads on the rights of property," taxes, inheritance, "equal liability for all to work"). **Clarification 2** Instruction includes political theories (e.g., dialectical materialism, all history is "class struggles," oppressor and oppressed political change through revolution and violence). **Clarification 3** Instruction includes social theories (e.g., "forcible overthrow of all existing social conditions," abolition of the nuclear family, marriage, religion, education). **Clarification 4** Instruction includes the methods Marx determined were necessary to achieve communism (e.g., violence, revolution and the dismantling of all existing social conditions, abolition of private property, forced labor).
Describe how propaganda is used to create a "cult of personality" for communist leaders. SS.912.HC.3.2	**67** Describe how propaganda is used to create a "cult of personality" for communist leaders. SS.912.HC.3.2
Describe the essential role of private ownership of property in securing political freedom, economic freedom, and societal prosperity. SS.912.HC.11.4	**Clarification 1** Instruction includes the role of personal incentives in promoting and achieving economic prosperity. **Clarification 2** Instruction includes how an individual's economic prosperity leads to societal economic prosperity. **Clarification 3** Instruction includes the economic disparity between nations with property rights and those without property rights using gross domestic product per capita.
Trace the decision to pursue a market economy in the United States. SS.912.HC.11.5	**Clarification 1:** Instruction includes the reasons for Plymouth Plantation moving from a communal society to one of private ownership (e.g., the free-rider problem, Governor William Bradford's Of Plymouth Plantation). **Clarification 2** Instruction includes Enlightenment philosophers who influenced the Founders conception of economic freedom (e.g., John Locke, Adam Smith, John Trenchard, Thomas Gordon). **Clarification 3** Instruction includes the role of Federalist No. 14 in determining the economic system of the United States.
Compare simple, compound and continuously	**Clarification 1** Instruction includes taking into consideration the annual percentage rate (APR) when comparing simple and compound interest.

compounded interest over time. MA.912.FL.3.1	
Solve real-world problems involving simple, compound and continuously compounded interest. MA.912.FL.3.2	Clarification 1 Within the Algebra 1 course, interest is limited to simple and compound.
Compare the advantages and disadvantages of using cash versus personal financing options. MA.912.FL.3.5	Clarification 1 Instruction includes advantages and disadvantages for a business and for an individual. Clarification 2 Personal financing options include debit cards, credit cards, installment plans and loans.
Given a real-world scenario, establish a plan to pay off debt. MA.912.FL.3.11	Clarification 1 Instruction includes the comparison of different plans to pay off the debt. Clarification 2 Instruction includes pay off plans for a business and for an individual.
Simulate the purchase of a stock portfolio with a set amount of money, and evaluate its worth over time considering gains, losses and selling, taking into account any associated fees. MA.912.FL.4.6	74 Simulate the purchase of a stock portfolio with a set amount of money, and evaluate its worth over time considering gains, losses and selling, taking into account any associated fees. MA.912.FL.4.6
Actively participate in effortful learning both individually and collectively. Mathematicians who participate in effortful learning both individually and with others: o Analyze the problem in a way that makes sense given the task. o Ask questions that will help with solving the task. o Build perseverance by modifying methods as	Clarification 1 Teachers who encourage students to participate actively in effortful learning both individually and with others:

needed while solving a challenging task. o Stay engaged and maintain a positive mindset when working to solve tasks. o Help and support each other when attempting a new method or approach.

MA.K12.MTR.1.1

Standard	
Cultivate a community of growth mindset learners.	1 **Cultivate a community of growth mindset learners.**
Foster perseverance in students by choosing tasks that are challenging.	2 **Foster perseverance in students by choosing tasks that are challenging.**
Develop students' ability to analyze and problem solve.	3 **Develop students' ability to analyze and problem solve.**
Recognize students' effort when solving challenging problems.	4 **Recognize students' effort when solving challenging problems.**
Demonstrate understanding by representing problems in multiple ways. Mathematicians who demonstrate understanding by representing problems in multiple ways: o Build understanding through modeling and using manipulatives. o Represent solutions to problems in multiple ways using objects, drawings, tables, graphs and equations. o Progress from modeling	Clarification 1 **Teachers who encourage students to demonstrate understanding by representing problems in multiple ways:** 1 Help students make connections between concepts and representations. 2 Provide opportunities for students to use manipulatives when investigating concepts. 3 Guide students from concrete to pictorial to abstract representations as understanding progresses. 4 Show students that various representations can have different purposes and can be useful in different situations.

problems with objects and drawings to using algorithms and equations. o Express connections between concepts and representations. o Choose a representation based on the given context or purpose. MA.K12.MTR.2.1

Complete tasks with mathematical fluency. Mathematicians who complete tasks with mathematical fluency: o Select efficient and appropriate methods for solving problems within the given context. o Maintain flexibility and accuracy while performing procedures and mental calculations. o Complete tasks accurately and with confidence. o Adapt procedures to apply them to a new context. o Use feedback to improve efficiency when performing calculations. MA.K12.MTR.3.1

Clarification 1 **Teachers who encourage students to complete tasks with mathematical fluency:**

1. Provide students with the flexibility to solve problems by selecting a procedure that allows them to solve efficiently and accurately.
2. Offer multiple opportunities for students to practice efficient and generalizable methods.
3. Provide opportunities for students to reflect on the method they used and determine if a more efficient method could have been used.

Engage in discussions that reflect on the mathematical thinking of self and others. Mathematicians who engage in discussions that reflect on the mathematical thinking of self and others: o Communicate mathematical ideas, vocabulary and methods effectively. o Analyze the mathematical thinking

Clarification 1 **Teachers who encourage students to engage in discussions that reflect on the mathematical thinking of self and others:**

1. Establish a culture in which students ask questions of the teacher and their peers, and error is an opportunity for learning.
2. Create opportunities for students to discuss their thinking with peers.
3. Select, sequence and present student work to advance and deepen understanding of correct and increasingly efficient methods.
4. Develop students' ability to justify methods and compare their responses to the responses of their peers.

of others. o Compare the efficiency of a method to those expressed by others. o Recognize errors and suggest how to correctly solve the task. o Justify results by explaining methods and processes. o Construct possible arguments based on evidence. MA.K12.MTR.4.1

Use patterns and structure to help understand and connect mathematical concepts. Mathematicians who use patterns and structure to help understand and connect mathematical concepts: o Focus on relevant details within a problem. o Create plans and procedures to logically order events, steps or ideas to solve problems. o Decompose a complex problem into manageable parts. o Relate previously learned concepts to new concepts. o Look for similarities among problems. o Connect solutions of problems to more complicated large-scale situations. MA.K12.MTR.5.1

Clarification 1 **Teachers who encourage students to use patterns and structure to help understand and connect mathematical concepts:**

1. Help students recognize the patterns in the world around them and connect these patterns to mathematical concepts.
2. Support students to develop generalizations based on the similarities found among problems.
3. Provide opportunities for students to create plans and procedures to solve problems.
4. Develop students' ability to construct relationships between their current understanding and more sophisticated ways of thinking.

Assess the reasonableness of solutions. Mathematicians who assess the reasonableness of solutions: o Estimate to discover possible solutions. o Use

Clarification 1 **Teachers who encourage students to assess the reasonableness of solutions:**

1. Have students estimate or predict solutions prior to solving.
2. Prompt students to continually ask, "Does this solution make sense? How do you know?"
3. Reinforce that students check their work as they progress within and after a task.

benchmark quantities to determine if a solution makes sense. o Check calculations when solving problems. o Verify possible solutions by explaining the methods used. o Evaluate results based on the given context. MA.K12.MTR.6.1		4 Strengthen students' ability to verify solutions through justifications.
Apply mathematics to real-world contexts. Mathematicians who apply mathematics to real-world contexts: o Connect mathematical concepts to everyday experiences. o Use models and methods to understand, represent and solve problems. o Perform investigations to gather data or determine if a method is appropriate. o Redesign models and methods to improve accuracy or efficiency. MA.K12.MTR.7.1	Clarification 1	**Teachers who encourage students to apply mathematics to real-world contexts:** 1 Provide opportunities for students to create models, both concrete and abstract, and perform investigations. 2 Challenge students to question the accuracy of their models and methods. 3 Support students as they validate conclusions by comparing them to the given situation. 4 Indicate how various concepts can be applied to other disciplines.
Cite evidence to explain and justify reasoning. ELA.K12.EE.1.	Clarification 1	**K-1 Students include textual evidence in their oral communication with guidance and support from adults. The evidence can consist of details from the text without naming the text. During 1st grade, students learn how to incorporate the evidence in their writing.**
	Clarification 2	**2-3 Students include relevant textual evidence in their written and oral communication. Students should name the text when they refer to it. In 3rd grade, students should use a combination of direct and indirect citations.**
	Clarification 3	**4-5 Students continue with previous skills and reference comments made by speakers and peers. Students cite texts that they've directly quoted, paraphrased, or used for information. When writing, students will use the form of citation dictated by the instructor or the style guide referenced by the instructor.**
	Clarification 4	**6-8 Students continue with previous skills and use a style guide to create a proper citation.**

	Clarification 5	9-12 Students continue with previous skills and should be aware of existing style guides and the ways in which they differ.
Read and comprehend grade-level complex texts proficiently. ELA.K12.EE.2.1	Clarification 1	See Text Complexity for grade-level complexity bands and a text complexity rubric.
Make inferences to support comprehension. ELA.K12.EE.3.1		Students will make inferences before the words infer or inference are introduced. Kindergarten students will answer questions like "Why is the girl smiling?" or make predictions about what will happen based on the title page. Students will use the terms and apply them in 2nd grade and beyond.
Use appropriate collaborative techniques and active listening skills when engaging in discussions in a variety of situations. ELA.K12.EE.4.1	Clarification 1	In kindergarten, students learn to listen to one another respectfully.
	Clarification 2	In grades 1-2, students build upon these skills by justifying what they are thinking. For example: "I think ________ because _______." The collaborative conversations are becoming academic conversations.
	Clarification 3	In grades 3-12, students engage in academic conversations discussing claims and justifying their reasoning, refining and applying skills. Students build on ideas, propel the conversation, and support claims and counterclaims with evidence.
Use the accepted rules governing a specific format to create quality work. ELA.K12.EE.5.1	Clarification 1	Students will incorporate skills learned into work products to produce quality work. For students to incorporate these skills appropriately, they must receive instruction. A 3rd grade student creating a poster board display must have instruction in how to effectively present information to do quality work.
Use appropriate voice and tone when speaking or writing. ELA.K12.EE.6.1	Clarification 1	In kindergarten and 1st grade, students learn the difference between formal and informal language. For example, the way we talk to our friends differs from the way we speak to adults. In 2nd grade and beyond, students practice appropriate social and academic language to discuss texts.
English language learners communicate information, ideas and concepts necessary for academic success in the content area of Mathematics. ELD.K12.ELL.MA.1	88	English language learners communicate information, ideas and concepts necessary for academic success in the content area of Mathematics. ELD.K12.ELL.MA.1
English language learners communicate information, ideas and	89	English language learners communicate information, ideas and concepts necessary for academic success in the content area of Social

concepts necessary for academic success in the content area of Social Studies. ELD.K12.ELL.SS.1

Studies. ELD.K12.ELL.SS.1