Kansas Financial Literacy

# Grade 1

**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

2 Individuals have rights and responsibilities. HGSS 2

**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.1.1.1 Y CD.1.1.2 Y CD.1.1.3

4 The student will employ strategies to achieve future career goals with success and satisfaction. CD.2.1.1

5 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**

2. 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 Operations and Algebraic Thinking: Adding and Subtracting. OA.1 Y OA.2 Y OA.3 Y OA.4 Y OA.5 Y OA.6 Y OA.7 Y OA.8

3 Number and Operations in Base Ten Place Value. NBT.2 Y NBT.3 Y NBT.4 Y NBT.5 Y NBT.6

**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

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**Earning Income 4-3: There are different ways to be paid for labor, including wages, salaries, commissions and tips.**

**DOMAIN ALIGNMENT: History, Government and Social Studies Standards**

1 Individuals have rights and responsibilities. HGSS 2

**DOMAIN ALIGNMENT: Math Standards**

**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.1.1.4

**Earning Income 4-4: People can earn income by starting a new business as an entrepreneur or by owning a business.**

**DOMAIN ALIGNMENT: History, Government and Social Studies Standards**

**DOMAIN ALIGNMENT: Math Standards**

1 Operations and Algebraic Thinking: Adding and Subtracting. OA.1 Y OA.2 Y OA.3 Y OA.4 Y OA.5 Y OA.6 Y OA.7 Y OA.8

2 Number and Operations in Base Ten: Place Value. NBT.2 Y NBT.3 Y NBT.4 Y NBT.5 Y NBT.6

**DOMAIN ALIGNMENT: School Counseling Standards**

**Earning Income 4-5: People can earn income by lending money or by renting their property to others.**

**DOMAIN ALIGNMENT: Math Standards**

1 Operations and Algebraic Thinking: Adding and Subtracting. OA.1 Y OA.2 Y OA.3 Y OA.4 Y OA.5 Y OA.6 Y OA.7 Y OA.8

**DOMAIN ALIGNMENT: School Counseling Standards**

**Earning Income 4-6: Income can be received as gifts or as an allowance for which no specified work may be required.**

**DOMAIN ALIGNMENT: History, Government and Social Studies Standards**

**DOMAIN ALIGNMENT: Math Standards**

1 Operations and Algebraic Thinking: Adding and Subtracting. OA.1 Y OA.2 Y OA.3 Y OA.4 Y OA.5 Y OA.6 Y OA.7 Y OA.8

**DOMAIN ALIGNMENT: School Counseling Standards**

2 The student will understand the relationship between personal qualities, education, training and career success. CD.3.1.4

**Earning Income 4-7: Most income is taxed by the government to pay for government-provided goods and services.**

**DOMAIN ALIGNMENT: History, Government and Social Studies Standards**

1 Individuals have rights and responsibilities. HGSS 2

**DOMAIN ALIGNMENT: School Counseling Standards**

**Sp dif pr**

**OMAIN ALIGNMENT: History, Government and Social Studies Standards**

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Choices Have Consequences. HGSS 1

**and resources available for consuming goods and services.**

**DOMAIN ALIGNMENT: School Counseling Standards**

2 The student will complete school with the academic preparation to choose from postsecondary options. AD.2.1.1

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

4 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.**

**DOMAIN ALIGNMENT: History, Government and Social Studies Standards**

1 Choices Have Consequences. HGSS 1

2 Individuals have rights and responsibilities. HGSS 2

**DOMAIN ALIGNMENT: Math Standards**

3 Operations and Algebraic Thinking: Adding and Subtracting. OA.1 Y OA.2 Y OA.3 Y OA.4 Y OA.5 Y OA.6 Y OA.7 Y OA.8

4 Number and Operations in Base Ten: Place Value. NBT.2 Y NBT.3 Y NBT.4 Y NBT.5 Y NBT.6

**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.**

**DOMAIN ALIGNMENT: History, Government and Social Studies Standards**

1 Choices Have Consequences. HGSS 1

2 Individuals have rights and responsibilities. HGSS 2

**DOMAIN ALIGNMENT: Math Standards**

3 Operations and Algebraic Thinking: Adding and Subtracting. OA.1 Y OA.2 Y OA.3 Y OA.4 Y OA.5 Y OA.6 Y OA.7 Y OA.8

4 Number and Operations in Base Ten: Place Value. NBT.2 Y NBT.3 Y NBT.4 Y NBT.5 Y NBT.6

**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**<br>1 Choices Have Consequences. HGSS 1<br>2 Individuals have rights and responsibilities. HGSS 2 |
| | **DOMAIN ALIGNMENT: Math Standards**<br>3 Operations and Algebraic Thinking: Adding and Subtracting. OA.1 Y OA.2 Y OA.3 Y OA.4 Y OA.5 Y OA.6 Y OA.7 Y OA.8<br>4 Number and Operations in Base Ten: Place Value. NBT.2 Y NBT.3 Y NBT.4 Y NBT.5 Y NBT.6 |
| | **DOMAIN ALIGNMENT: Social, Emotional and Character Development Model Standards**<br>5 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<br>6 The student will develop, implement and model responsible decision-making skills. CD.II.A.1 Y CD.II.A.2<br>7 The student will set, monitor, adapt and evaluate goals to achieve in school and life. PD.II.C |
| **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**<br>1 Choices Have Consequences. HGSS 1 |
| | **DOMAIN ALIGNMENT: Math Standards**<br>2 Operations and Algebraic Thinking: Adding and Subtracting. OA.1 Y OA.2 Y OA.3 Y OA.4 Y OA.5 Y OA.6 Y OA.7 Y OA.8 |
| | **DOMAIN ALIGNMENT: Social, Emotional and Character Development Model Standards**<br>3 The student will develop, implement, promote and model core ethical and performance principles. CD.I.B.3<br>4 The student will develop, implement and model effective problem-solving skills. CD.II.B.3 |
| **Spending 4-6: Payment methods for making purchases include cash, checks, debit cards, and cre** | **DOMAIN ALIGNMENT: History, Government and Social Studies Standards** |
| | **DOMAIN ALIGNMENT: Math Standards** |

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

**DOMAIN ALIGNMENT: History, Government and Social Studies Standards**

1 Choices Have Consequences. HGSS 1

2 Individuals have rights and responsibilities. HGSS 2

**DOMAIN ALIGNMENT: Math Standards**

3 Operations and Algebraic Thinking: Adding and Subtracting. OA.1 Y OA.2 Y OA.3 Y OA.4 Y OA.5 Y OA.6 Y OA.7 Y OA.8

4 Number and Operations in Base Ten: Place Value. NBT.2 Y NBT.3 Y NBT.4 Y NBT.5 Y NBT.6

**DOMAIN ALIGNMENT: School Counseling Standards**

5 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

**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 develop, implement and model responsible decision-making skills. CD.II.A.1

8 The student will develop, implement and model effective problem-solving skills. CD.II.B

9 The student will set, monitor, adapt and evaluate goals to achieve in school and life. PD.II.C.1

**Savings 4-2: A savings plan is a plan for setting aside money to pay for a future need, goal or emergency.**

**DOMAIN ALIGNMENT: History, Government and Social Studies Standards**

**DOMAIN ALIGNMENT: Math Standards**

1 Operations and Algebraic Thinking: Adding and Subtracting. OA.1 Y OA.2 Y OA.3 Y OA.4 Y OA.5 Y OA.6 Y OA.7 Y OA.8

2 Number and Operations in Base Ten: Place Value. NBT.2 Y NBT.3 Y NBT.4 Y NBT.5 Y NBT.6

**DOMAIN ALIGNMENT: School Counseling Standards**

3 The student will employ strategies to achieve future career goals with success and satisfaction. CD.2.2.1 Y CD.2.2.2

**Savings 4-3: People differ in their values and attitudes about saving.**

**DOMAIN ALIGNMENT: History, Government and Social Studies Standards**

1 Choices Have Consequences. HGSS 1

**DOMAIN ALIGNMENT: Math Standards**

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Operations and Algebraic Thinking: Adding and Subtracting. OA.1 Y OA.2 Y OA.3 Y OA.4 Y OA.5 Y OA.6 Y OA.7 Y OA.8

3 Number and Operations in Base Ten: Place Value. NBT.2 Y NBT.3 Y NBT.4 Y NBT.5 Y NBT.6

**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.**

**DOMAIN ALIGNMENT: History, Government and Social Studies Standards**

**DOMAIN ALIGNMENT: School Counseling Standards**

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

**DOMAIN ALIGNMENT: Math Standards**

2 Operations and Algebraic Thinking: Adding and Subtracting. OA.1 Y OA.2 Y OA.3 Y OA.4 Y OA.5 Y OA.6 Y OA.7 Y OA.8

3 Number and Operations in Base Ten: Place Value. NBT.2 Y NBT.3 Y NBT.4 Y NBT.5 Y NBT.6

**DOMAIN ALIGNMENT: Math Standards**

**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: 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

**Operations and Algebraic Thinking: Adding and Subtracting.** OA.1 Y OA.2 Y OA.3 Y OA.4 Y OA.5 Y OA.6 Y OA.7 Y OA.8

1 **Operations and Algebraic Thinking: Adding and Subtracting.** OA.1 Y OA.2 Y OA.3 Y OA.4 Y OA.5 Y OA.6 Y OA.7 Y OA.8

**Number and Operations in Base Ten: Place Value.** NBT.2 Y NBT.3 Y NBT.4 Y NBT.5 Y NBT.6

2 **Number and Operations in Base Ten: Place Value.** NBT.2 Y NBT.3 Y NBT.4 Y NBT.5 Y NBT.6

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**In\ interest saving accounts**

**OMAIN ALIGNMENT: History, Government and Social Studies Standards**

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| **are commonly used for short-term financial goals and emergency finds because they are low risk. When saving for longer term financial goals, people often invest in riskier assets to earn higher returns.** | **DOMAIN ALIGNMENT: School Counseling Standards**<br>1 The student will employ strategies to achieve future career goals with success and satisfaction. CD.2.2.1 Y CD.2.2.2 |
| **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**<br>1 Operations and Algebraic Thinking: Adding and Subtracting. OA.1, OA.2, OA.3, OA.4, OA.5, OA.6, OA.7 AND OA.8<br>2 Number and Operations in Base Ten: Place Value. NBT.2, NBT.3, NBT.4, NBT.5 AND NBT.6<br>**DOMAIN ALIGNMENT: School Counseling Standards**<br>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.** | **DOMAIN ALIGNMENT: History, Government and Social Studies Standards**<br>1 Individuals have rights and responsibilities. HGSS 2<br>**DOMAIN ALIGNMENT: Math Standards**<br>2 Operations and Algebraic Thinking: Adding and Subtracting. OA.1 Y OA.2 Y OA.3 Y OA.4 Y OA.5 Y OA.6 Y OA.7 Y OA.8<br>3 Number and Operations in Base Ten: Place Value. NBT.2 Y NBT.3 Y NBT.4 Y NBT.5 Y NBT.6 |
| **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.** | **DOMAIN ALIGNMENT: History, Government and Social Studies Standards**<br>**DOMAIN ALIGNMENT: Math Standards**<br>1 Number and Operations in Base Ten: Place Value. NBT.2 Y NBT.3 Y NBT.4 Y NBT.5 Y NBT.6 |
| **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.** | **DOMAIN ALIGNMENT: History, Government and Social Studies Standards**<br>**DOMAIN ALIGNMENT: Social, Emotional and Character Development Model Standards**<br>1 The student will develop, implement and model responsible decision-making skills. CD.II.A.1 |

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

**DOMAIN ALIGNMENT: History, Government and Social Studies Standards**

1 Choices Have Consequences. HGSS 1

**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

**Managing Risk 4-3: One way to cope with unexpected losses is to save for emergencies.**

**DOMAIN ALIGNMENT: History, Government and Social Studies Standards**

1 Choices Have Consequences. HGSS 1

2 Individuals have rights and responsibilities. HGSS 2

**DOMAIN ALIGNMENT: Social, Emotional and Character Development Model Standards**

3 The student will develop, implement and model responsible decision-making skills. CD.II.A.1 Y CD.II.A.2

**Managing Risk 4-4: Insurance is often purchased to limit financial losses because of risk.**

**DOMAIN ALIGNMENT: History, Government and Social Studies Standards**