Kansas Financial Literacy

Grade 2

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

6 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

3 Number and Operations in Base Ten: Place Value. NBT.5 Y NBT.6 Y NBT.7 Y NBT.8

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

2 Number and Operations in Base Ten: Place Value. NBT.2 Y NBT.3 Y NBT.5 Y NBT.6 Y NBT.7 Y NBT.8

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

2 Number and Operations in Base Ten: Place Value. NBT.2 Y NBT.3 Y NBT.5 Y NBT.6 Y NBT.7 Y NBT.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

2 Number and Operations in Base Ten: Place Value. NBT.2 Y NBT.3 Y NBT.5 Y NBT.6 Y NBT.7 Y NBT.8

DOMAIN ALIGNMENT: School Counseling Standards

3 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

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

DOMAIN ALIGNMENT: History, Government and Social Studies Standards

1 Choices Have Consequences. HGSS 1

2 Societies experience continuity and change over time. HGSS 4

DOMAIN ALIGNMENT: School Counseling Standards

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

4 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

5 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

1 Number and Operations in Base Ten: Place Value. NBT.5 Y NBT.6 Y NBT.7 Y NBT.8

2 Measurement and Date: Time and Money. MD.8

DOMAIN ALIGNMENT: School Counseling Standards

3 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

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 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

4 Number and Operations in Base Ten: Place Value. NBT.5 Y NBT.6 Y NBT.7 Y NBT.8

5 Measurement and Date: Time and Money. MD.8

DOMAIN ALIGNMENT: School Counseling Standards

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6 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

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

DOMAIN ALIGNMENT: History, Government and Social Studies Standards

1 Choices Have Consequences. HGSS 1

2 Individuals have rights and responsibilities. HGSS 2

3 Societies experience continuity and change over time. HGSS 4

DOMAIN ALIGNMENT: Math Standards

4 Operations and Algebraic Thinking: Adding and Subtracting. OA.1 Y OA.2

5 Number and Operations in Base Ten: Place Value. NBT.4

DOMAIN ALIGNMENT: Social, Emotional and Character Development Model Standards

6 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

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

8 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

1 Choices Have Consequences. HGSS 1

2 Societies experience continuity and change over time. HGSS 4

DOMAIN ALIGNMENT: Math Standards

3 Operations and Algebraic Thinking: Adding and Subtracting. OA.1 Y OA.2

4 Number and Operations in Base Ten: Place Value. NBT.2 Y NBT.3 Y NBT.4 Y NBT.5 Y NBT.6 Y NBT.7 Y NBT.8

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

methods for making

purchases include cash, checks, debit cards, and credit cards.	**DOMAIN ALIGNMENT: Math Standards** 1 Operations and Algebraic Thinking: Adding and Subtracting. OA.1 Y OA.2 2 Number and Operations in Base Ten: Place Value. NBT.3
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 3 Societies experience continuity and change over time. HGSS
	DOMAIN ALIGNMENT: Math Standards 4 Operations and Algebraic Thinking: Adding and Subtracting. OA.1 Y OA.2 5 Number and Operations in Base Ten: Place Value. NBT.3 Y NBT.4 Y NBT.5 Y NBT.6 Y NBT.7 Y NBT.8 6 Measurement and Date: Time and Money. MD.8
	DOMAIN ALIGNMENT: School Counseling Standards 7 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 8 The student will develop, implement, promote and model core ethical and performance principles. CD.I.B.2 Y CD.I.B.3 9 The student will develop, implement and model responsible decision-making skills. CD.II.A.1 10 The student will develop, implement and model effective problem-solving skills. CD.II.B 11 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 2 Number and Operations in Base Ten: Place Value. NBT.4 Y NBT.5 Y NBT.6 Y NBT.7 Y NBT.8 3 Measurement and Date: Time and Money. MD.8
	DOMAIN ALIGNMENT: School Counseling Standards 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.

DOMAIN ALIGNMENT: History, Government and Social Studies Standards

1 Choices Have Consequences. HGSS 1

DOMAIN ALIGNMENT: Math Standards

1 Operations and Algebraic Thinking: Adding and Subtracting. OA.1 Y OA.2

2 Number and Operations in Base Ten: Place Value. NBT.4

DOMAIN ALIGNMENT: School Counseling Standards

DOMAIN ALIGNMENT: Social, Emotional and Character Development Model Standards

3 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

1 Operations and Algebraic Thinking: Adding and Subtracting. OA.1 Y OA.2

2 Number and Operations in Base Ten: Place Value. NBT.3

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 Operations and Algebraic Thinking: Adding and Subtracting. OA.1 Y OA.2

2 Number and Operations in Base Ten: Place Value. NBT.4 Y NBT.5 Y NBT.6 Y NBT.7 Y NBT.8

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 go fin lo

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DOMAIN ALIGNMENT: History, Government and Social Studies Standards

DOMAIN ALIGNMENT: School Counseling Standards

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 Operations and Algebraic Thinking: Adding and Subtracting. OA.1 Y OA.2 2 Number and Operations in Base Ten: Place Value. NBT.4 Y NBT.5 Y NBT.6 Y NBT.7 Y NBT.8 **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.	**DOMAIN ALIGNMENT: History, Government and Social Studies Standards** 1 Individuals have rights and responsibilities. HGSS 2 **DOMAIN ALIGNMENT: Math Standards** 2 Operations and Algebraic Thinking: Adding and Subtracting. OA.1 Y OA.2 3 Number and Operations in Base Ten: Place Value. NBT.5 Y NBT.6 Y NBT.7 Y NBT.8
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** **DOMAIN ALIGNMENT: Math Standards** 1 Number and Operations in Base Ten: Place Value. NBT.4
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** 1 Societies experience continuity and change over time. HGSS 4 **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
Managing Risk 4-2: People who are exposed to risks often try to reduce or avoid the ne of	**DOMAIN ALIGNMENT: History, Government and Social Studies Standards** 1 Choices Have Consequences. HGSS 1 **DOMAIN ALIGNMENT: Social, Emotional and Character Development Model :andards**

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	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**