

Grade 3

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 attitudes, knowledge and skills that contribute to effective learning in school and across the life span. [AD.1.2.3](#)
- 3 The student will understand the relationship of academics to the world or work and to life. [AD.3.1.1](#)
- 4 The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. [CD.1.1.1](#) Y [CD.1.1.2](#) Y [CD.1.1.3](#)
- 5 The student will employ strategies to achieve future career goals with success and satisfaction. [CD.2.1.1](#)
- 6 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

- 7 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](#)
- 2 Societies are shaped by identities, beliefs and practices of individuals and groups. [HGSS 3](#)
- 3 Societies experience continuity and change over time. [HGSS 4](#)

DOMAIN ALIGNMENT: Math Standards

- 4 Operations and Algebraic Thinking: Solve Problems Involving the Four Operations. [OA.8](#) Y [OA.9](#)

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.1.1.5](#) Y [AD.1.2.2](#) Y [AD.1.2.3](#) Y [AD.1.2.4](#) Y [AD.1.2.7](#)

- 6 The student will understand the relationship of academics to life skills and college and career readiness. [AD.3.1.1](#)
4. The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. [CD.1.1.2](#) Y [CD.1.2.2](#) Y [CD.1.2.3](#) Y [CD.1.2.4](#)
- 8 The student will understand the relationship between personal qualities, education, training and career success. [CD.3.1.2](#) Y [CD.3.1.3](#) Y [CD.3.2.1](#) Y [CD.3.2.2](#) Y [CD.3.2.3](#) Y [CD.3.2.4](#)

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](#)
- 2 Societies are shaped by identities, beliefs and practices of individuals and groups. [HGSS 3](#)

DOMAIN ALIGNMENT: Math Standards

- 3 Operations and Algebraic Thinking: Solve Problems Involving the Four Operations. [OA.8](#) Y [OA.9](#)

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](#)

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

- 1 Societies are shaped by identities, beliefs and practices of individuals and groups. [HGSS 3](#)

DOMAIN ALIGNMENT: Math Standards

- 2 Operations and Algebraic Thinking: Solve Problems Involving the Four Operations. [OA.2](#) Y [OA.3](#) Y [OA.4](#) Y [OA.8](#) Y [OA.9](#)

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.1.1.3](#)
- 4 The student will employ strategies to achieve future career goals with success and satisfaction. [CD.2.1.2](#)

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: Solve Problems Involving the Four Operations. [OA.2](#) Y [OA.3](#) Y [OA.4](#) Y [OA.8](#) Y [OA.9](#)

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.1.1.3](#)

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

- 1 Societies are shaped by identities, beliefs and practices of individuals and groups. **HGSS 3**

DOMAIN ALIGNMENT: Math Standards

- 2 Operations and Algebraic Thinking: Solve Problems Involving the Four Operations. **OA.2 Y OA.3 Y OA.4 Y OA.8 Y OA.9**

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.1.1.3**

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**
- 2 Societies are shaped by identities, beliefs and practices of individuals and groups. **HGSS 3**

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.1.1.3**
- 4 The student will employ strategies to achieve future career goals with success and satisfaction. **CD.2.1.2**

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

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- 3 Societies experience continuity and change over time. **HGSS 4**

DOMAIN ALIGNMENT: School Counseling Standards

- 4 The student will complete school with the academic preparation to choose from postsecondary options. **AD.2.1.1**
- 5 The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. **CD.1.2.1**
- 6 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

DOMAIN ALIGNMENT: History, Government and Social Studies Standards

- 1 Choices Have Consequences. **HGSS 1**
- 2 Individuals have rights and responsibilities. **HGSS 2**

the cost of goods and services.

- 3 Societies are shaped by identities, beliefs and practices of individuals and groups. [HGSS 3](#)

DOMAIN ALIGNMENT: Math Standards

- 4 Operations and Algebraic Thinking: Solve Problems Involving the Four Operations. [OA.2 Y](#) [OA.3 Y](#) [OA.4 Y](#) [OA.8 Y](#) [OA.9](#)

DOMAIN ALIGNMENT: School Counseling Standards

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.2 Y](#) [CD.I.B.3](#)
- 6 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: Solve Problems Involving the Four Operations. [OA.2 Y](#) [OA.3 Y](#) [OA.4 Y](#) [OA.8 Y](#) [OA.9](#)

DOMAIN ALIGNMENT: School Counseling Standards

- 4 The student will understand the relationship of academics to life skills and college and career readiness. [AD.3.1.1](#)
- 5 The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. [CD.1.2.5](#)

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 are shaped by identities, beliefs and practices of individuals and groups. [HGSS 3](#)
- 4 Societies experience continuity and change over time. [HGSS 4](#)

DOMAIN ALIGNMENT: Math Standards

- 5 Operations and Algebraic Thinking: Solve Problems Involving the Four Operations. [OA.8 Y](#) [OA.9](#)

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**
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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.

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- 1 Choices Have Consequences. **HGSS 1**
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 - 3 Societies experience continuity and change over time. **HGSS 4**
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DOMAIN ALIGNMENT: Math Standards

- 4 Operations and Algebraic Thinking: Solve Problems Involving the Four Operations. **OA.2 Y OA.3 Y OA.4 Y OA.8 Y OA.9**
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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.2**
 - 6 The student will develop, implement and model effective problem-solving skills. **CD.II.B.1**
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Spending 4-6: Payment methods for making purchases include cash, checks, debit cards, and credit cards.

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

- 1 Operations and Algebraic Thinking: Solve Problems Involving the Four Operations. **OA.8 Y OA.9**
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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**
 - 3 Societies experience continuity and change over time. **HGSS 4**
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DOMAIN ALIGNMENT: Math Standards

- 4 Operations and Algebraic Thinking: Solve Problems Involving the Four Operations. **OA.8 Y OA.9**

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.1.1.3**
- 6 The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. **CD.1.2.5**

DOMAIN ALIGNMENT: Social, Emotional and Character Development Model Standards

- 7 The student will develop, implement, promote and model core ethical and performance principles. **CD.I.B.2 Y CD.I.B.3**
- 8 The student will develop, implement and model responsible decision-making skills. **CD.II.A.1**
- 9 The student will develop, implement and model effective problem-solving skills. **CD.II.B**
- 10 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

- 1 Societies experience continuity and change over time. **HGSS 4**

DOMAIN ALIGNMENT: Math Standards

- 2 Operations and Algebraic Thinking: Solve Problems Involving the Four Operations. **OA.8 Y OA.9**

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 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.

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- 1 Choices Have Consequences. **HGSS 1**
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DOMAIN ALIGNMENT: Math Standards

- 3 Operations and Algebraic Thinking: Solve Problems Involving the Four Operations. **OA.8 Y OA.9**

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.1.1.3 Y AD.1.1.6**

DOMAIN ALIGNMENT: Social, Emotional and Character Development Model Standards

- 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.1.A.2](#)
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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

- 1 The student will acquire the attitudes, knowledge and skills that contribute to effective learning in school and across the life span. [AD.1.2.1](#)
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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: Solve Problems Involving the Four Operations. [OA.2](#) Y [OA.3](#) Y [O.A.4](#)
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Investing 4-1: People invest their money so that it can grow over time and help them achieve their long-term financial goals.

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- 1 Operations and Algebraic Thinking: Solve Problems Involving the Four Operations. [OA.2](#) Y [OA.3](#) Y [OA.4](#)
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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](#)
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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 for longer term financial goals, people often invest in riskier assets to earn higher returns.

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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](#)
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Managing Credit 4-1: Interest is the price a borrower pays for using someone else's money,

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- 1 Operations and Algebraic Thinking: Solve Problems Involving the Four Operations. [OA.2](#) Y [OA.3](#) Y [OA.4](#)

and the income earned by the lender.

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.1.2.5](#)
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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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DOMAIN ALIGNMENT: Math Standards

- 1 Operations and Algebraic Thinking: Solve Problems Involving the Four Operations. [OA.8](#) [Y](#) [OA.9](#)
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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.

DOMAIN ALIGNMENT: History, Government and Social Studies Standards

- 1 Societies experience continuity and change over time. [HGSS 4](#)
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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](#)
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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.

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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](#)
- 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](#)
- 2 Individuals have rights and responsibilities. [HGSS 2](#)

3 Societies experience continuity and change over time. HGSS 4

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 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