Kansas Financial Literacy

Grade 4

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

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

4 Relationships among people, places, ideas and environments are dynamic. HGSS 5

2 Individuals have rights and responsibilities. HGSS 2

1 Choices Have Consequences. HGSS 1

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.1.2.3

6 The student will understand the relationship of academics to the world or work and to life. AD.3.1.1

7 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

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

9 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

10 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 Individuals have rights and responsibilities. HGSS 2

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

4 Relationships among people, places, ideas and environments are dynamic. HGSS 5

DOMAIN ALIGNMENT: Math Standards

Operations and Algebraic Thinking: Generate and Analyze Patterns. OA.5

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DOMAIN ALIGNMENT: School Counseling Standards

6 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

7 The student will understand the relationship of academics to life skills and college and career readiness. AD.3.1.1

8 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

9 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.1 Y OA.2 Y OA.3

4 Number and Operations - Fractions: Decimal Notation. NF.7

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.1.1.4

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.1 Y OA.2 Y OA.3

3 Number and Operations - Fractions: Decimal Notation. NF.7

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.1.1.3

5 The student will employ strategies to achieve future career goals with success and satisfaction. CD.2.1.2

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

DOMAIN ALIGNMENT: Math Standards

6 Operations and Algebraic Thinking: Solve Problems Involving the Four Operations. OA.1 Y OA.2 Y OA.3

7 Number and Operations - Fractions: Decimal Notation. NF.7

DOMAIN ALIGNMENT: School Counseling Standards

8 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

2 Relationships among people, places, ideas and environments are dynamic. HGSS 5

DOMAIN ALIGNMENT: Math Standards

3 Operations and Algebraic Thinking: Solve Problems Involving the Four Operations. OA.1 Y OA.2 Y OA.3

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.1.1.3

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

3 Relationships among people, places, ideas and environments are dynamic. HGSS 5

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.1.1.3

5 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.

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

Relationships among people, places, ideas and environments are dynamic. HGSS 5

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DOMAIN ALIGNMENT: School Counseling Standards

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

6 The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. CD.1.2.1

7 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 HGSS 2

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

4 Relationships among people, places, ideas and environments are dynamic. HGSS 5

DOMAIN ALIGNMENT: Math Standards

5 Operations and Algebraic Thinking: Solve Problems Involving the Four Operations. OA.1 Y OA.2 Y OA.3 Y OA.5

6 Number and Operations - Fractions: Decimal Notation. NF.7

DOMAIN ALIGNMENT: School Counseling Standards

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 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.1 Y OA.2 Y OA.3 Y OA.5

4 Number and Operations - Fractions: Decimal Notation. NF.7

DOMAIN ALIGNMENT: School Counseling Standards

5 The student will understand the relationship of academics to life skills and college and career readiness. AD.3.1.1

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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DOMAIN ALIGNMENT: Social, Emotional and Character Development Model Standards

7 The student will create a caring community. CD.I.C.1

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

5 Relationships among people, places, ideas and environments are dynamic. HGSS 5

DOMAIN ALIGNMENT: Math Standards

6 Operations and Algebraic Thinking: Solve Problems Involving the Four Operations. OA.1 Y OA.2 Y OA.3 Y OA.5

DOMAIN ALIGNMENT: Social, Emotional and Character Development Model Standards

7 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

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

9 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 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

DOMAIN ALIGNMENT: Social, Emotional and Character Development Model Standards

1 The student will develop, implement, promote and model core ethical and performance principles. CD.I.B.2

2 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

1 Relationships among people, places, ideas and environments are dynamic. HGSS 5

DOMAIN ALIGNMENT: Math Standards

2 Operations and Algebraic Thinking: Solve Problems Involving the Four Operations. OA.1 Y OA.2 Y OA.3 Y OA.5

3 Number and Operations - Fractions: Decimal Notation. NF.7

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

DOMAIN ALIGNMENT: Math Standards

4 Operations and Algebraic Thinking: Solve Problems Involving the Four Operations. OA.1 Y OA.2 Y OA.3 Y OA.5

5 Number and Operations - Fractions: Decimal Notation. NF.7

DOMAIN ALIGNMENT: School Counseling Standards

6 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

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

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

1 Societies experience continuity and change over time. HGSS 4

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DOMAIN ALIGNMENT: Math Standards

2 Operations and Algebraic Thinking: Solve Problems Involving the Four Operations. OA.1 Y OA.2 Y OA.3 Y OA.5

3 Number and Operations - Fractions: Decimal Notation. NF.7

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 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

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

3 Relationships among people, places, ideas and environments are dynamic. HGSS 5

DOMAIN ALIGNMENT: Math Standards

4 Operations and Algebraic Thinking: Solve Problems Involving the Four Operations. OA.1 Y OA.2 Y OA.3 Y OA.5

5 Number and Operations - Fractions: Decimal Notation. NF.7

DOMAIN ALIGNMENT: School Counseling Standards

6 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

7 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

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

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.1.2.1

Savings 4-5: Financial ins int accounts to attract

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DOMAIN ALIGNMENT: Math Standards

Operations and Algebraic Thinking: Solve Problems Involving the Four Operations. OA.1 Y OA.2 Y OA.3 Y OA.5

customers to deposit money in their institution.	2 Number and Operations - Fractions: Decimal Notation. NF.7
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: Solve Problems Involving the Four Operations. OA.1 Y OA.2 Y OA.3 Y OA.5 2 Number and Operations - Fractions: Decimal Notation. NF.7 **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
Investing 4-2: Low-interest saving accounts 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: History, Government and Social Studies Standards** 1 Choices Have Consequences. HGSS 1 **DOMAIN ALIGNMENT: School Counseling Standards** 2 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** 1 Operations and Algebraic Thinking: Solve Problems Involving the Four Operations. OA.1 Y OA.2 Y OA.3 2 Number and Operations - Fractions: Decimal Notation. NF.7 **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.1.2.5
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	**DOMAIN ALIGNMENT: History, Government and Social Studies Standards** **DOMAIN ALIGNMENT: Math Standards** 1 Operations and Algebraic Thinking: Solve Problems Involving the Four Operations. OA.1 Y OA.2 Y OA.3 Y OA.5 2 Number and Operations - Fractions: Decimal Notation. NF.7

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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.	**DOMAIN ALIGNMENT: History, Government and Social Studies Standards** 1 Choices Have Consequences. HGSS 1 **DOMAIN ALIGNMENT: Math Standards**
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 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 3 Societies experience continuity and change over time. HGSS 4 **DOMAIN ALIGNMENT: Social, Emotional and Character Development Model Standards** 4 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** 1 Choices Have Consequences. HGSS 1