

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

- 4 Relationships among people, places, ideas and environments are dynamic. [HGSS 5](#)
- 3 Societies are shaped by identities, beliefs and practices of individuals and groups. [HGSS 3](#)
- 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](#)
- 4 Relationships among people, places, ideas and environments are dynamic. [HGSS 5](#)
- 3 Societies are shaped by identities, beliefs and practices of individuals and groups. [HGSS 3](#)

DOMAIN ALIGNMENT: Math Standards

- 5 Operations and Algebraic Thinking: Generate and Analyze Patterns. [OA.5](#)

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](#)
-

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](#)
- 4 Relationships among people, places, ideas and environments are dynamic. [HGSS 5](#)

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](#)
- 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 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](#)

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](#)

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 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.1](#) Y [OA.2](#) Y [OA.3](#) Y [OA.5](#)
- 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 funds 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

DOMAIN ALIGNMENT: History, Government and Social Studies Standards

to repay the lender in the future with interest.

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](#)
-

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**