

Grade 6

Earning Income 8-1:
Careers are based on working at jobs in the same occupation or profession for many years. Careers vary in their education and training requirements.

DOMAIN ALIGNMENT: Career and Technical Education Benchmarks

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.1.1.2](#)
- 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 Y](#) [CD.1.1.4 Y](#) [CD.1.1.5](#)
- 4 The student will employ strategies to achieve future career goals with success and satisfaction. [CD.2.1.1](#)

Earning Income 8-2:
People make many decisions during their lifetimes about their education, jobs and careers that effect their incomes and opportunities.

DOMAIN ALIGNMENT: Career and Technical Education Benchmarks

DOMAIN ALIGNMENT: History, Government and Social Studies Standards

- 1 Choices Have Consequences. [HGSS 1](#)

DOMAIN ALIGNMENT: Math Standards

- 2 Number System: Rational Numbers. [6.NS.5A](#)
- 3 Expressions and Equations: Quantitative Relationships. [6.EE.8B](#)

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.1.1.4 Y AD.1.1.7 Y AD.1.2.2 Y AD.1.2.3 Y AD.1.2.4 Y AD.1.2.7 Y AD.1.2.8 Y AD.1.2.10
- 5 The student will complete school with the academic preparation to choose from postsecondary options. AD.2.1.2
- 6 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.1.2.3 Y CD.1.2.4 Y CD.1.2.5
- 7 The student will employ strategies to achieve future career goals with success and satisfaction. CD.2.1.1 Y CD.2.1.2 Y CD.2.1.3 Y CD.2.2.2
- 8 The student will understand the relationship between personal qualities, education, training and career success. CD.3.1.1 Y CD.3.1.2 Y CD.3.1.3 Y CD.3.1.4 Y CD.3.2.1 Y CD.3.2.2 Y CD.3.2.3 Y CD.3.2.4

DOMAIN ALIGNMENT: Social, Emotional and Character Development Model Standards

- 9 The student will develop, implement and model responsible decision-making skills. CD.II.A.1B
- 10 The student will identify and assess personal qualities and external supports. PD.I.B.1-3

Earning Income 8-3:
Getting more education, training and experience can increase a person's human capital, productivity and income-earning potential.

DOMAIN ALIGNMENT: Career and Technical Education Benchmarks

DOMAIN ALIGNMENT: History, Government and Social Studies Standards

- 1 Choices Have Consequences. HGSS 1

DOMAIN ALIGNMENT: School Counseling Standards

- 2 The student will understand the relationship of academics to the world of work and to life. AD.3.1.4
- 3 The student will employ strategies to achieve future career goals with success and satisfaction. CD2.1.1 Y CD.2.2.1
- 4 The student will understand the relationship between personal qualities, education, training and career success. CD.3.1.3

DOMAIN ALIGNMENT: Social, Emotional and Character Development Model Standards

- 5 The student will develop, implement and model responsible decision-making skills. CD.II.A.1B

Earning Income 8-4:
Education, training and development of job

DOMAIN ALIGNMENT: Career and Technical Education Benchmarks

skills have opportunity costs in the form of time, effort and money.

DOMAIN ALIGNMENT: History, Government and Social Studies Standards

- 1 Choices Have Consequences. [HGSS.1](#)

DOMAIN ALIGNMENT: Math Standards

- 2 Ratios and Proportional Relationships: Ratio and Rate Reasoning. [6.RP.3](#)
- 3 Expressions and Equations: Evaluate and Write Expressions. [6.EE.2](#) [Y](#) [6.EE.5](#) [Y](#)
[6.EE.8B](#)

DOMAIN ALIGNMENT: School Counseling Standards

- 4 The student will complete school with the academic preparation to choose from postsecondary options. [AD.2.1.3](#)
- 5 The student will understand the relationship of academics to the world of work and to life. [AD.3.1.3](#)
- 6 The student will employ strategies to achieve future career goals with success and satisfaction. [CD2.1.4](#) [Y](#) [CD.2.2.1](#)

DOMAIN ALIGNMENT: Social, Emotional and Character Development Model Standards

- 7 The student will develop, implement and model responsible decision-making skills. [CD.II.A.1B](#)

Earning Income 8-5: Net income (take-home pay) is the amount left from wages and salaries after taxes and payroll deductions.

DOMAIN ALIGNMENT: Career and Technical Education Benchmarks

DOMAIN ALIGNMENT: Math Standards

- 1 Ratios and Proportional Relationships: Ratio and Rate Reasoning. [6.RP.3](#)
- 2 Expressions and Equations: Evaluate and Write Expressions. [6.EE.2](#) [Y](#) [6.EE.5](#)

Earning Income 8-6: Social Security is a federal government program that taxes workers and employers to provide retirement, disability and survivor income benefits for workers or their dependents.

DOMAIN ALIGNMENT: Career and Technical Education Benchmarks

DOMAIN ALIGNMENT: History, Government and Social Studies Standards

Earning Income 8-7: People are required to pay taxes on most types of income, including wages, salaries, commissions, tips, earnings on

DOMAIN ALIGNMENT: Career and Technical Education Benchmarks

investments, and self-employment income.

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 Expressions and Equations: Evaluate and Write Expressions. [6.EE.2](#) Y [6.EE.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.1.B.1](#) Y [CD.1.B.2](#)

Earning Income 8-8: The government provides income support and assistance for people who qualify based on low income or other criteria.

DOMAIN ALIGNMENT: Career and Technical Education Benchmarks

DOMAIN ALIGNMENT: History, Government and Social Studies Standards

DOMAIN ALIGNMENT: Math Standards

- 1 Ratios and Proportional Relationships: Ratio and Rate Reasoning. [6.RP.3](#)

DOMAIN ALIGNMENT: Social, Emotional and Character Development Model Standards

- 2 The student will develop, implement, promote and model core ethical and performance principles. [CD.1.B.1](#) Y [CD.1.B.2](#)

Earning Income 8-9: Entrepreneurs gain satisfaction from working for themselves and expect to earn profits that will compensate for the risks associated with new business ventures.

DOMAIN ALIGNMENT: Career and Technical Education Benchmarks

DOMAIN ALIGNMENT: History, Government and Social Studies Standards

- 1 Choices Have Consequences. [HGSS 1](#)

DOMAIN ALIGNMENT: Math Standards

- 2 Expressions and Equations: Evaluate and Write Expressions. [6.EE.2](#) Y [6.EE.5](#)

DOMAIN ALIGNMENT: Social, Emotional and Character Development Model Standards

- 3 The student will Identify and assess personal qualities and external supports. [PD.I.B.1](#) Y [PD.I.B.2](#) Y [PD.I.B.3](#)

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.1.1.8](#)

Spending 8-1: Creating a budget can help people

DOMAIN ALIGNMENT: Career and Technical Education Benchmarks

make informed choices about spending, saving and managing money in order to achieve financial goals.

DOMAIN ALIGNMENT: History, Government and Social Studies Standards

1 Choices Have Consequences. [HGSS 1](#)

DOMAIN ALIGNMENT: Math Standards

2 Ratios and Proportional Relationships: Ratio and Rate Reasoning. [6.RP.3](#)

3 Number System: Rational Numbers. [6.NS.5A](#)

4 Expressions and Equations: Evaluate and Write Expressions. [6.EE.2](#) Y [6.EE.5](#)

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.I.A.1](#)

6 The student will develop, implement and model responsible decision-making skills. [CD.II.A.1B](#)

7 The student will develop, implement and model effective problem-solving skills. [CD.II.B.3-8](#)

8 Students will understand and analyze thoughts, mindsets and emotions. [PD.I.A.1](#) Y [PD.I.A.2](#)

9 Students will reflect on perspectives and emotional responses. [PD.II.B.1](#)

10 The student will set, monitor, adapt and evaluate goals to achieve in school and life. [PD.II.C.1](#) Y [PD.II.C.2](#)

DOMAIN ALIGNMENT: School Counseling Standards

11 The student will complete school with the academic preparation to choose from postsecondary options. [AD.2.1.2](#)

12 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](#)

Spending 8-2: Making an informed purchase decision requires a consumer to critically evaluate price, product claims and quality information from a variety of sources.

DOMAIN ALIGNMENT: Career and Technical Education Benchmarks

DOMAIN ALIGNMENT: English Language Arts Standards

DOMAIN ALIGNMENT: History, Government and Social Studies Standards

1 Choices Have Consequences. [HGSS 1](#)

DOMAIN ALIGNMENT: Math Standards

2 Number System: Rational Numbers. [6.NS.5A](#)

3 Expressions and Equations: Evaluate and Write Expressions. [6.EE.2](#) Y [6.EE.5](#)

Spending 8-3: When evaluating information

DOMAIN ALIGNMENT: Career and Technical Education Benchmarks

about goods and services, a consumer can better assess the quality and usefulness of the information by understanding the incentives of the information provider.

DOMAIN ALIGNMENT: English Language Arts Standards

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.1B](#)
- 3 Students will understand and practice strategies for managing thoughts and behaviors, such as resiliency. [PD.II.A.2](#) Y [PD.II.A.6](#)

Spending 8-4: Consumers weigh the costs and benefits of different payment methods to determine the best option for purchasing goods and services.

DOMAIN ALIGNMENT: Career and Technical Education Benchmarks

DOMAIN ALIGNMENT: History, Government and Social Studies Standards

- 1 Choices Have Consequences. [HGSS 1](#)

DOMAIN ALIGNMENT: Math Standards

- 2 Ratios and Proportional Relationships: Ratio and Rate Reasoning. [6.RP.3](#)

DOMAIN ALIGNMENT: Social, Emotional and Character Development Model Standards

- 3 The student will develop, implement and model responsible decision-making skills. [CD.II.A.1B](#)

Savings 8-1: People save money for many different purposes, including large purchases, such as cars, homes, education costs, retirement and emergencies.

DOMAIN ALIGNMENT: Career and Technical Education Benchmarks

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 3](#)

DOMAIN ALIGNMENT: Math Standards

- 1 Ratios and Proportional Relationships: Ratio and Rate Reasoning. [6.RP.3](#)
- 2 Number System: Rational Numbers. [6.NS.5A](#)
- 3 Expressions and Equations: Evaluate and Write Expressions. [6.EE.2](#) Y [6.EE.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.1.2.1](#)

	DOMAIN ALIGNMENT: Social, Emotional and Character Development Model Standards 5 The student will develop, implement and model responsible decision-making skills. CD.II.A.1 6 The student will develop, implement and model effective problem-solving skills. CD.II.B.3-8 7 Students will understand and practice strategies for managing thoughts and behaviors, such as resiliency. PD.II.A.5 8 The student will set, monitor, adapt and evaluate goals to achieve in school and life. PD.II.C.1-6
Savings 8-2: Savings decisions depend on individual preferences and circumstances, and can impact personal satisfaction and financial well-being.	DOMAIN ALIGNMENT: Career and Technical Education Benchmarks 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 Number System: Rational Numbers. 6.NS.5A 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.I.A.1 1. The student will develop, implement and model responsible decision-making skills. CD.II.A.1 7 The student will set, monitor, adapt and evaluate goals to achieve in school and life. PD.II.C.1-6
Savings 8-3: Financial institutions pay interest to depositors and loan out the money to borrowers who pay interest on their loans.	DOMAIN ALIGNMENT: Career and Technical Education Benchmarks DOMAIN ALIGNMENT: Math Standards
Savings 8-4: Interest earned on savings is the interest rate multiplied by the balance in the account, which includes	DOMAIN ALIGNMENT: Career and Technical Education Benchmarks DOMAIN ALIGNMENT: Math Standards 1 Expressions and Equations: Evaluate and Write Expressions. 6.EE.2 Y 6.EE.5

the original amount saved (principal) and previously earned interest.

Savings 8-5: Compound interest is interest on both the original principal and previously earned interest, as compared to simple interest, which is only interest on the original principal.

DOMAIN ALIGNMENT: Math Standards

Savings 8-6: Checking and savings deposit accounts in many financial institutions are insured up to certain limits by the federal government.

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DOMAIN ALIGNMENT: History, Government and Social Studies Standards

Investing 8-1: Investors in financial assets expect an increase in value over time (capital gain) and/or receipt of regular income, such as interest or dividends.

DOMAIN ALIGNMENT: History, Government and Social Studies Standards

DOMAIN ALIGNMENT: Math Standards

1 Expressions and Equations: Evaluate and Write Expressions. **6.EE.2** Y **6.EE.5**

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.1.2.1**

Investing 8-2: Common types of financial assets include certificates of deposit (CDs), stocks, bonds, mutual funds and real estate.

DOMAIN ALIGNMENT: Career and Technical Education Benchmarks

Investing 8-3: Investors who buy corporate or government bonds are lending money to the issuer in exchange for regular interest payments.

DOMAIN ALIGNMENT: History, Government and Social Studies Standards

Investing 8-4: Investors who buy corporate stock become part owners of a business, benefit from potential increases in the value of their shares and may receive dividend income.

DOMAIN ALIGNMENT: History, Government and Social Studies Standards

Investing 8-5: Instead of buying individual stocks and bonds, investors can buy shares of pooled investments, such as mutual funds and exchange-traded funds (ETFs).

DOMAIN ALIGNMENT: Career and Technical Education Benchmarks

DOMAIN ALIGNMENT: History, Government and Social Studies Standards

1 Choices Have Consequences. **HGSS 1**

Investing 8-6: Different types of investments expose investors to different degrees of 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**

Investing 8-7: The benefits of compounding for building wealth are greatest for people who invest regularly over longer periods of time.

DOMAIN ALIGNMENT: History, Government and Social Studies Standards

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**

Managing Credit 8-1: Interest rates and fees vary by type of lender, type of credit and market conditions.

DOMAIN ALIGNMENT: Career and Technical Education Benchmarks

DOMAIN ALIGNMENT: Math Standards

1 Ratios and Proportional Relationships: Ratio and Rate Reasoning. **6.RP.3**

2 Expressions and Equations: Evaluate and Write Expressions. **6.EE.2 Y 6.EE.5**

Managing Credit 8-2: Financial institutions advertise loan costs to potential borrowers using the Annual Percentage Rate (APR), expressed as an annual

DOMAIN ALIGNMENT: History, Government and Social Studies Standards

DOMAIN ALIGNMENT: Math Standards

1 Ratios and Proportional Relationships: Ratio and Rate Reasoning. **6.RP.3**

percentage of the loan principal. Low introductory rates offered to attract customers may increase later.

Managing Credit 8-3:
The longer a loan repayment period and the higher the interest rate, the larger the total amount of interest paid by a borrower.

DOMAIN ALIGNMENT: Career and Technical Education Benchmarks

DOMAIN ALIGNMENT: History, Government and Social Studies Standards

DOMAIN ALIGNMENT: Math Standards

- 1 Ratios and Proportional Relationships: Ratio and Rate Reasoning. 6.RP.3
- 2 Expressions and Equations: Evaluate and Write Expressions. 6.EE.2 Y 6.EE.5

Managing Credit 8-4:
Credit cards typically charge higher interest rates on balance due compared with rates on other types of loans.

DOMAIN ALIGNMENT: Math Standards

- 1 Ratios and Proportional Relationships: Ratio and Rate Reasoning. 6.RP.3
- 2 Expressions and Equations: Evaluate and Write Expressions. 6.EE.2 Y 6.EE.5

Managing Credit 8-5:
Lenders charge different interest rates based on the borrower risk of nonpayment, which is commonly evaluated using information in the borrower's credit report.

DOMAIN ALIGNMENT: Career and Technical Education Benchmarks

DOMAIN ALIGNMENT: History, Government and Social Studies Standards

DOMAIN ALIGNMENT: Math Standards

- 1 Ratios and Proportional Relationships: Ratio and Rate Reasoning. 6.RP.3

Managing Credit 8-6:
When people borrow money to invest in higher education or housing, the risks and costs may be outweighed by the future benefits.

DOMAIN ALIGNMENT: Career and Technical Education Benchmarks

DOMAIN ALIGNMENT: History, Government and Social Studies Standards

DOMAIN ALIGNMENT: Math Standards

- 1 Number System: Rational Numbers. 6.NS.5A

Managing Credit 8-7:
Borrowing increases debt and can negatively affect a person's finances.

DOMAIN ALIGNMENT: Career and Technical Education Benchmarks

DOMAIN ALIGNMENT: History, Government and Social Studies Standards

	DOMAIN ALIGNMENT: Math Standards 1 Number System: Rational Numbers. 6.NS.5A 2 Expressions and Equations: Evaluate and Write Expressions. 6.EE.2 Y 6.EE.5
Managing Risk 8-1: Financial loss can occur from unexpected events that damage health, wealth, income, property and/or future opportunities.	DOMAIN ALIGNMENT: Career and Technical Education Benchmarks DOMAIN ALIGNMENT: History, Government and Social Studies Standards DOMAIN ALIGNMENT: Math Standards 1 Expressions and Equations: Evaluate and Write Expressions. 6.EE.2 Y 6.EE.5 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.1.2.1
Managing Risk 8-2: Insurance is a financial product that allows people to pay a fee (premium) to transfer the cost of a potential financial loss to an insurance company.	DOMAIN ALIGNMENT: Career and Technical Education Benchmarks DOMAIN ALIGNMENT: History, Government and Social Studies Standards DOMAIN ALIGNMENT: Math Standards
Managing Risk 8-3: An insurance company creates a pool of funds from many policyholders' premium payments, and then uses these funds to compensate customers who experience a loss. People at higher risk for making a claim usually have to pay a higher premium.	DOMAIN ALIGNMENT: Career and Technical Education Benchmarks DOMAIN ALIGNMENT: History, Government and Social Studies Standards
Managing Risk 8-4: Four key insurance terms that contribute to out-of-pocket costs with an insurance policy are: premium, deductible, copayments and coinsurance.	DOMAIN ALIGNMENT: Career and Technical Education Benchmarks

Managing Risk 8-5:
People can choose to avoid, reduce, retain or transfer risk through the purchase of insurance. Each option has different costs and benefits.

DOMAIN ALIGNMENT: Career and Technical Education Benchmarks

DOMAIN ALIGNMENT: History, Government and Social Studies Standards

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**
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Managing Risk 8-6:
Extended warranties and service contracts provide protection against certain product mechanical failures during the contract period.

DOMAIN ALIGNMENT: Career and Technical Education Benchmarks

DOMAIN ALIGNMENT: History, Government and Social Studies Standards

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**
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Managing Risk 8-7:
Identity theft is the use of someone else's personal identification information to commit a crime.

DOMAIN ALIGNMENT: Career and Technical Education Benchmarks