

# You and Your Money Curriculum Map

Financial Literacy		Human Resources		Economics														
Grades k-1	<b>Topic: Thrifty Spending</b>		<b>Topic: Jobs and Money</b>		<b>Topic: Basic Economics</b>													
	<b>Content Statements</b>		<b>Content Statements</b>		<b>Content Statements</b>													
	<ol style="list-style-type: none"> <li>1. People make decisions every day to satisfy wants. Other people are influenced in some way by every decision that is made.</li> <li>2. People obtain goods and services by exchanging them for money (currency). Currency is the money in circulation in any country.</li> </ol>		<ol style="list-style-type: none"> <li>1. Explore how people earn income from jobs.</li> <li>2. People in the community work at jobs to produce goods and services.</li> </ol>		<ol style="list-style-type: none"> <li>1. <b>Data Analysis:</b> The use of numbers and data can help people to make decisions about money.</li> <li>2. <b>Money Exchange and Work:</b> The concept of EXCHANGE explains the use of money to purchase goods and services.</li> <li>3. Identify the specialized work that people do to manufacture, transport, and market goods and services.</li> </ol>			<ol style="list-style-type: none"> <li>4. <b>Wants and Needs:</b> Explain the meaning and difference between a good and service; wants and needs.</li> <li>5. Wants are unlimited and resources are limited (scarce). Individuals must make choices.</li> <li>6. Individuals cannot produce every good or service they want, so they will trade to meet their needs and wants.</li> <li>7. <b>Meeting Human Needs:</b> Humans have basic needs and wants that are met with the production of goods and services</li> </ol>										
<b>Key terms:</b> spend, need, donate, currency, good, want, save		<b>Key terms:</b> work, money, jobs, school, local community, goods, services		<b>Key terms:</b> data, chart, graph, total, label, exchange, buy, sell, skills, transport, product, good decisions, waste, want, need, good, service, food, shelter, clothing, needs, wants, jobs														
m	fl	2	13	12	k1	m	hr	2	13	12	k1	m	ec	2	13	12	k1	

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Financial Literacy		Human Resources				Economics												
Grade 2	<p><b>Topic: Working for Income</b></p> <p><b>Content Statements</b></p> <ol style="list-style-type: none"> <li>1. People earn income (money) by working at jobs. People spend money they earn purchasing the things they need and want.</li> <li>2. People can save a portion of their income for the purchase of future goods and services.</li> </ol> <p><b>Key terms:</b> income, spending money, budget, necessary spending</p>	<p><b>Topic: Work &amp; Wages</b></p> <p><b>Content Statements</b></p> <ol style="list-style-type: none"> <li>1. People earn income by exchanging work for wages.</li> <li>2. People around the world work at jobs where goods and services are produced for an international market.</li> </ol> <p><b>Key terms:</b> work, wage, global, market, international</p>				<p><b>Topic: Producers &amp; Consumers</b></p> <p><b>Content Statements</b></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; border-right: 1px solid black; padding: 5px;"> <ol style="list-style-type: none"> <li>1. <b>Bar Graphs:</b> The use of bar graphs is a way to compare and contrast data.</li> <li>2. <b>Money Exchange:</b> People buy and sell goods and services using money.</li> <li>3. Buyers (consumers) and sellers (producers) are interdependent in the exchange of goods and services.</li> <li>4. Money is an accepted medium of exchange for goods and services. Different countries use different forms of money.</li> </ol> </td> <td style="width: 50%; padding: 5px;"> <ol style="list-style-type: none"> <li>5. <b>Evolving Actions of Producers and Consumers:</b> Food production and consumption of long ago and today, involves the roles of farmers, processors, distributors, weather, land, and natural resources.</li> <li>6. <b>Limits</b> on resources affect the production and consumption (what to produce and what to consume) of goods.</li> </ol> </td> </tr> </table> <p><b>Key terms:</b> bar graph, label, compare, currency, exchange, goods, services, international, profit, currency, exchange, goods, services, international, profit, food production, farming, distributors, raw materials, natural resources, scarcity</p>						<ol style="list-style-type: none"> <li>1. <b>Bar Graphs:</b> The use of bar graphs is a way to compare and contrast data.</li> <li>2. <b>Money Exchange:</b> People buy and sell goods and services using money.</li> <li>3. Buyers (consumers) and sellers (producers) are interdependent in the exchange of goods and services.</li> <li>4. Money is an accepted medium of exchange for goods and services. Different countries use different forms of money.</li> </ol>	<ol style="list-style-type: none"> <li>5. <b>Evolving Actions of Producers and Consumers:</b> Food production and consumption of long ago and today, involves the roles of farmers, processors, distributors, weather, land, and natural resources.</li> <li>6. <b>Limits</b> on resources affect the production and consumption (what to produce and what to consume) of goods.</li> </ol>					
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	m	fl	2	13	12	2	m	hr	2	13	12	2	m	ec	2	13	12	2

## You and Your Money Curriculum Map

Financial Literacy		Human Resources					Economics														
Grade 3	<p><b>Topic: Make Wise Decisions</b></p> <p><b>Content Statements</b></p> <ol style="list-style-type: none"> <li>1. There are both costs and benefits associated with each financial decision.</li> <li>2. Individual economic choices involve trade-offs, and the evaluation of benefits and costs.</li> <li>3. The costs and benefits may not always be monetary.</li> <li>4. A budget is a plan to help people make personal decisions for the present and future. It is important for organizing and managing cash flow.</li> </ol> <p><b>Key terms:</b> cost, benefit, budget, long-term goals, short-term goals, consequence</p>						<p><b>Topic: Human Resource</b></p> <p><b>Content Statements</b></p> <ol style="list-style-type: none"> <li>1. Students' "work" in school and their personal human capital are related.</li> <li>2. Explain how labor is a human resource that is used to produce goods and services.</li> </ol> <p><b>Key terms:</b> skill, input, output, experience, human resource</p>					<p><b>Topic: Resources &amp; Incentives</b></p> <p><b>Content Statements</b></p> <p><b>Line graphs:</b></p> <ol style="list-style-type: none"> <li>1. Line graphs display changes in data over time.</li> </ol> <p><b>Production &amp; Consumption:</b></p> <ol style="list-style-type: none"> <li>2. Markets involve the interaction of buyers and sellers exchanging goods and services (describe markets that exist locally)</li> <li>3. People can be both producers and consumers</li> </ol> <p><b>Economic Incentives:</b></p> <ol style="list-style-type: none"> <li>4. Positive economic incentives reward people financially for making certain choices and behaving in a certain way.</li> </ol> <p><b>Key terms:</b> line graph, coordinate, producer, consumer, market, home industry, profit, late fees, speeding tickets, fines, extra money, presents, allowance, capital goods, human resources, natural resources, locally made, manufactured, globalization</p>					<ol style="list-style-type: none"> <li>5. Negative economic incentives penalize people financially for making certain choices and behaving in a certain way.</li> </ol> <p><b>Productive Resources:</b></p> <ol style="list-style-type: none"> <li>6. Local producers have used and are using natural resources, human resources, and capital resources to produce goods and services.</li> <li>7. Some goods are made locally, some elsewhere in the US and some in other countries.</li> </ol>				
	m	fl	2	13	12	3	m	hr	2	13	12	3	m	ec	2	13	12	3			

## You and Your Money Curriculum Map

Financial Literacy		Human Resources				Economics												
Grade 4	<p><b>Topic: Making Sacrifices</b></p> <p><b>Content Statements</b></p> <ol style="list-style-type: none"> <li>1. The advantage of saving a portion of one's income to meet short-term goals. It may involve a temporary sacrifice (trade-off)</li> <li>2. Saving a portion of income contributes to financial well-being.</li> <li>3. People can save more income by reducing spending.</li> </ol> <p><b>Key terms:</b> sacrifice, financial planning, spending reduction</p>	<p><b>Topic: Entrepreneurs</b></p> <p><b>Content Statements</b></p> <ol style="list-style-type: none"> <li>1. Workers can improve their human capital when they learn and practice new skills.</li> <li>2. Entrepreneurs organize the use of productive resources to produce goods and services.</li> </ol> <p><b>Key terms:</b> risks, benefits, entrepreneur, human capital, in initiative</p>				<p><b>Topic: Free Market &amp; Trade</b></p> <p><b>Content Statements</b></p> <p><b>Organizing Data for Interpretation:</b></p> <ol style="list-style-type: none"> <li>1. Organizing information into tables and charts helps us understand and present information about our lives as consumers, producers, savers, investors, and citizens.</li> </ol> <p><b>Productive Resources:</b></p> <ol style="list-style-type: none"> <li>2. Productive resources are the resources used to make goods and services.</li> </ol> <p><b>Free Market and Trade:</b></p> <ol style="list-style-type: none"> <li>3. The availability of goods and services are related to productivity.</li> <li>4. Income distribution refers to those who provide resources for the families and individuals who receive it.</li> <li>5. A free market society is one which the economy has limited restrictions placed on it by the government.</li> </ol> <p><b>Key terms:</b> plane, axis, aggregate, plot, outcome, input, productive resources, distribution of wealth, employment, productivity, natural resources, human resources, capital goods, free market, capitalism, trade, tariff</p>												
	m	fl	2	13	12	4	m	hr	2	13	12	4	m	ec	2	13	12	4

## You and Your Money Curriculum Map

Financial Literacy		Human Resources					Economics											
<b>Topic: National /Personal Decisions</b>		<b>Topic: Skill Improvement &amp; HR</b>					<b>Topic: Specialization</b>											
<p><b>Content Statement</b></p> <p>1. The choices people make have both present and future consequences for their personal lives and the larger world community.</p> <p><b>Key terms:</b> tax refund, savings account, asset, globalization</p>		<p><b>Content Statement</b></p> <p>1. Workers can improve their ability to earn income by gaining new knowledge, skills and experiences</p> <p><b>Key terms:</b>            Knowledge: degree, certificate, license            Skill: technical, managerial            Experience: entry level, internship, apprenticeship</p>					<p><b>Content Statements</b></p> <p><b>Pie Graphs:</b>            1. The use of pie graphs can show how an entire segment of data can be separated into parts.</p> <p><b>Job Specialization:</b>            2. The availability of productive resources promotes specialization that leads to trade.</p> <p><b>Specialization:</b>            3. Specialization is the concentration of production on fewer kinds of goods and services than are consumed.</p>		<p>4. Specialization occurs when people, regions, and countries concentrate their production on fewer kinds of goods or services than are consumed.</p> <p>5. Specialization leads to increased production.</p> <p>6. Interdependence occurs since they rely on other nations for goods and services.</p> <p><b>Capital resources:</b>            7. Capital resources are the monetary and technological means by which a business increases its production.</p>									
m	fl	2	1 3	12	5	m	hr	2	13	12	5	m	ec	2	13	12	5	

Grade 5

# You and Your Money Curriculum Map

<b>Grade 6</b>	<b>Financial Literacy</b>				<b>Human Resources</b>				<b>Economics</b>								
	<p><b>Topic: Spending &amp; Decision Making</b></p> <p><b>Content Statements</b></p> <ol style="list-style-type: none"> <li>Individuals compare the price and quality of goods and services when selecting items to buy.</li> <li>Consumers gather information from printed and web-based advertising, personal recommendations, and independent reviews.</li> </ol> <p><b>Key terms:</b> quality, quantity, consumer report, online reviews, advertising</p>				<p><b>Topic: Finding Jobs</b></p> <p><b>Content Statements</b></p> <ol style="list-style-type: none"> <li>Jobs can be domestic or international based on economic needs</li> <li>Job agencies can help people find work based on their experience and skill levels.</li> </ol> <p><b>Key terms:</b> job agency, outsourcing, human resources, customer service</p>				<p><b>Topic: Economic Analysis</b></p> <p><b>Content Statements</b></p> <p><b>Economic Analysis:</b></p> <ol style="list-style-type: none"> <li>Thinking like an economist means comparing sets of data to draw conclusions.</li> <li>Examining multiple sets of economic data can help you to draw conclusions about their relationship.</li> <li>Economic data is used to discuss the production and consumption of oil, agricultural products, or manufactured goods.</li> </ol> <p><b>Economic Decision-Making:</b></p> <ol style="list-style-type: none"> <li>The way people make and evaluate choices and consequences is relative and differs across individuals and societies.</li> </ol> <p><b>Key terms:</b> trade patterns, availability of resources, aggregate, scarcity, macro and microeconomics, globalization, foreign exchange, barter economy, scarcity, supply, demand, raw materials, inputs, outputs, competition, specialization, globalization, outsourcing</p>				<p><b>Fundamental Questions:</b></p> <ol style="list-style-type: none"> <li>The three fundamental questions of economics center around: <ul style="list-style-type: none"> <li>What to produce</li> <li>How to make it</li> <li>Who to make it for</li> </ul> </li> <li>Limitations on resources force individuals and societies to make choices around these fundamental questions.</li> <li>Demand and means of distribution affect the way people make decisions about the economy</li> </ol> <p><b>Specialization &amp; Globalization:</b></p> <ol style="list-style-type: none"> <li>When regions specialize in the production of a limited number of goods and services, they must trade to get goods and services they want, but do not produce.</li> </ol> <p><b>Globalization:</b></p> <ol style="list-style-type: none"> <li>The interaction of supply and demand, with competition, affects inputs and outputs.</li> </ol>				
	m	fl	2	13	12	6	m	hr	2	13	12	6	m	ec	2	13	12

## You and Your Money Curriculum Map

		Financial Literacy					Human Resources					Economics					
		Grade 7	<p><b>Topic: Personal &amp; Family Budgets</b></p> <p><b>Content Statement</b></p> <p>1. Individuals and families can work together to increase financial security.</p>	<p><b>Topic: Employment Levels &amp; Income</b></p> <p><b>Content Statement</b></p> <p>1. Jobs are stratified based on salary scales and positions of authority based on skill level and responsibility.</p>	<p><b>Topic: Cost-benefit Analysis</b></p>												
<p><b>Key terms:</b> family budget, bills, wasteful spending, family fund</p>	<p><b>Key terms:</b> merit pay, manager, board of directors, government employee, pay scale</p>		<p><b>Content Statements</b></p> <p><b>Cost-Benefit Analysis:</b></p> <p>1. Individuals, governments, and businesses must analyze costs and benefits when making economic decisions.</p> <p><b>Global Distribution of Resources:</b></p> <p>2. Productive resources are not distributed equally around the world. The abundance or lack of resources in a region contributes to specialization and trade with other regions.</p>	<p><b>The Marketplace:</b></p> <p>3. Markets grow with the development of cities and empires. The increased demand of goods and services by larger populations, led to the growth of markets.</p> <p>4. The barter system limited market exchanges which caused the money based system to arise.</p> <p><b>Investing in Stock Markets:</b></p> <p>5. The stock market is part of a capitalistic society in which investors can purchase shares or part ownership of businesses hoping to receive dividends if that business is successful.</p>													
<p><b>Key terms:</b> cost-benefit, analysis, opportunity cost, predictable outcome, dollar value, global distribution of wealth, first world countries, third world countries, poverty, gross national product, urbanization, markets, industrialization, barter system, home industry, stock market, share, dividend, capital, bull and bear market</p>																	
m	fl		2	13	12	7	m	hr	2	13	12	7	m	ec	2	13	12

# You and Your Money Curriculum Map

Financial Literacy		Human Resources					Economics											
Grade 8	<p><b>Topic: Banking Accounts &amp; Loans</b></p> <p><b>Content Statements</b></p> <ol style="list-style-type: none"> <li>1. The use of banking services can help people use their money to successfully implement budget plans</li> <li>2. Obtaining loans as a way to pay for goods and services can affect people's long and short-term goals</li> </ol> <p><b>Key terms:</b> checking accounts, savings accounts, loans, credit cards</p>	<p><b>Topic: Jobs &amp; Wages</b></p> <p><b>Content Statements</b></p> <ol style="list-style-type: none"> <li>1. Salary in jobs can be based on full-time or part-time worker status.</li> <li>2. People choose from a variety of jobs that require a variety of skill levels and experiences in order to make money and provide goods and services for the rest of society.</li> </ol> <p><b>Key terms:</b> part-time, full-time, public employees, resume, contract, specific interest</p>					<p><b>Topic: Decision Making</b></p> <p><b>Content Statements</b></p> <p><b>Technology and Economics:</b></p> <ol style="list-style-type: none"> <li>1. The use of technology can affect production of goods and services by lowering costs and increasing output</li> </ol> <p><b>Business Decision-Making:</b></p> <ol style="list-style-type: none"> <li>2. Economic choices are made because wants are unlimited, but resources are scarce.</li> <li>3. Businesses must weigh the consequences of hiring more workers, investing in research and development, and lowering or raising prices against potential profits.</li> </ol> <p><b>Government &amp; the Economy:</b></p> <ol style="list-style-type: none"> <li>4. Governments can impact markets by means of spending, regulating, taxing, and placing trade barriers</li> <li>5. The Industrial Revolution changed the means of production due to technology advances, new power sources, and that invention of interchangeable parts and the creation of shifts in factory work.</li> </ol> <p><b>Technology &amp; the Changing Economy:</b></p> <ol style="list-style-type: none"> <li>6. The Industrial Revolution changed the means of production through technological advances, new power sources, the invention of interchangeable parts and the creation of shifts in factory work.</li> </ol> <p><b>Key terms:</b> efficiency, manufactured goods, utilization, disposal, investment, capital, scarcity, surplus, incentives, supply and demand, tariffs, trade regulations, barriers, interchangeable parts, standard work day, Industrial Revolution, energy demands, interchangeable parts, labor regulations, assembly lines</p>											
	m	fl	2	13	12	8	m	hr	2	13	12	8	m	ec	2	13	12	8