

Standards Matrix for 8th Grade (Scope and Sequence)

	Program 1- Income, Incentives, and Institutions			Program 2 - Starting the Savings Snowball			Program 3 - Mastering Your Money	
↓ Standard/Benchmark/ Lesson →	<i>Episode 1</i> Types of Earned Income	<i>Episode 2</i> Employee Responses to Positive and Negative Incentives	<i>Episode 3</i> Specialized Economic Institutions	<i>Episode 1</i> Saving Accumulation: Amount Saved, Rate of Return, and Time	<i>Episode 2</i> Products and Services: Spending, Saving, and Borrowing Decisions	<i>Episode 3</i> Calculating Interest and Account Balances	<i>Episode 1</i> Opportunity Cost: Decisions for Your Budget	<i>Episode 2</i> Being an Informed Consumer

Benchmark 8: Students will be able to describe the rights and responsibilities of buyers and sellers under consumer protection laws.								√
Standard 4: Saving and Investing								
Benchmark 1: Students will be able to explain the relationship between saving and investing.			√					
Benchmark 2: Students will be able to describe reasons for saving and reasons for investing.								
Benchmark 3: Students will be able to compare the risk, return, and liquidity of investment alternatives.				√				
Benchmark 4: Students will be able to describe how to buy and sell investments.								
Benchmark 5: Students will be able to explain how different factors affect the rate of return of investments.								
Benchmark 6: Students will be able to evaluate sources of investment information.								
Mathematics								
Standard 1: Number & Computation: The student uses numerical and computational concepts and procedures in a variety of situations.	√		√		√	√	√	

