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| <p><b>4-H Money Wise Materials :<br/>Money Wise I (Grades 1-6)</b></p>   | <p><b>FL State Standards</b></p>   |
| <p><b>The Money Trail (Grades 1-2)</b></p> <p>Lesson 1: Understanding the Value of Money</p> <p>Activities 1 &amp; 2</p> | <p><b>Grades PreK-2: Mathematics</b><br/><i>Number Sense, Concepts, and Operations</i></p> <p><u>Standard 1:</u> (MA.A.1) The student understands the different ways numbers are represented and used in the real world.<br/><i>Benchmark 3:</i> Uses objects to represent whole numbers or commonly used fractions and relates these numbers to real-world situation.</p>                             |
| <p>Lesson 2: Money is a medium of exchange</p> <p>Activities 3, 4, &amp; 5</p>   | <p><b>Grades PreK-2 Social Studies</b><br/><i>Economics</i></p> <p><u>Standard 1:</u> (SS.D.1.1) The student understands how scarcity requires individuals and institutions to make choices about how to use resources.<br/><i>Benchmark 1:</i> Understands how scarcity affects the choices people make in everyday situations.</p>   |
| <p>Lesson 3: Be a Helper, Read Prices</p>  | <p><b>Grades PreK-2 Mathematics</b><br/><i>Number Sense, Concepts, and Operations</i></p> <p><u>Standard 3:</u> (MA.A.3.1) The student understands the effect of operations on numbers, selects appropriate operations, and compute for problem solving.<br/><i>Benchmark 2:</i> selects the appropriate operation to solve specific problems involving addition and subtraction of whole numbers.</p> |
| <p>Lesson 4: Prices Differ</p>   | <p><b>Grades PreK -2 Mathematics</b><br/><i>Data Analysis</i></p> <p><u>Standard 3:</u> (MA.E.3.1)The student uses statistical methods to make inferences and valid arguments about real-world situations.<br/><i>Benchmark 1:</i> designs a simple experiment to answer a class question, collects appropriate information and interprets the results using graphical displays and charts.</p>        |

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| <p><b>Money Wise I: Super Shopper<br/>(Grades 3-4)</b></p> <p>Lesson 1. You and Your Money</p> | <p><b>Grades 3-5 Social Studies</b><br/><i>Economics</i></p> <p><u>Standard 2:</u> (SS.D.2.2) The student understands the characteristics of different economic systems and institutions.<br/><i>Benchmark 2:</i> Understands the roles that money plays in a market economy..</p> <p><b>Mathematics</b></p> <p><u>Standard 3:</u> (MA.A.3.2) The student understands the effects of operations on numbers and the relationships among these operations, selects appropriate operations, and computes for problem solving.<br/><i>Benchmark 3:</i> Adds, subtracts, and multiplies whole numbers, decimals, and fractions, including mixed numbers, and divides whole numbers to solve real-world problems, using appropriate methods of computing, such as mental mathematics, paper and pencil, and calculator.</p>   |
| <p>Lesson 2. Labels Help Shoppers</p>  | <p><b>Grades 3-5 Mathematics</b><br/><i>Measurement</i></p> <p><u>Standard 1:</u> (MA.B.1.2) The student measures quantities in the real world and uses the measures to solve problems.<br/><i>Benchmark 1:</i> Uses concrete and graphic models to develop procedures for solving problems related to measurement including length, weight, time, temperature, perimeter, area, volume, and angle.<br/><i>Benchmark 2:</i> Solves real-world problems involving length, weight, perimeter, area, capacity, volume, time, temperature, and angles.</p> <p><u>Standard 3:</u> (MA.B.3.2) The student estimates measurements in real-world problem situations.</p> <p><u>Standard 4:</u> (MA.B.4.2) The student selects and uses appropriate units and instruments for measurement to achieve the degree of precision accuracy required in real-world situations.</p> |

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| <p>Lesson 3: Thoughtless Actions</p>                 | <p><b>Grade 3-5 Social Studies</b><br/> <i>Government and the Citizen [Civics and Government]</i></p> <p><u>Standard 2:</u> (SS.C.2.2) The student understands the role of the citizen in America democracy.<br/> <i>Benchmark 2:</i> Understand why personal responsibility (e.g., taking advantage of the opportunity to be educated) and civic responsibility (e.g., obeying the law and respecting the rights of others) are important.<br/> <i>Benchmark 5:</i> Knows what constitutes personal, political, and economic rights and why they are important and knows examples of contemporary issues regarding rights.</p> <p><b>Grade 3-5 Social Studies</b><br/> <i>Economics</i></p> <p><u>Standard 1:</u> (SS.D.1.2) The student understands how scarcity requires individuals and institutions to make choices about how to use resources.<br/> <i>Benchmark 4:</i> Understands that any consumer (e.g., an individual, a household, or a government) has certain rights.</p> |
| <p>Lesson 4: When Should Merchandise Be Returned</p> | <p><b>Grade 3-5 Social Studies</b><br/> <i>Economics</i></p> <p><u>Standard 1:</u> (SS.D.1.2) The student understands how scarcity requires individuals and institutions to make choices about how to use resources.<br/> <i>Benchmark 4:</i> Understands that any consumer (e.g., an individual, a household, or a government) has certain rights.</p>   |

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| <p>Lesson 5: Deciding When To Buy</p>  | <p><b>Grade 3-5 Social Studies</b><br/> <i>Economics</i></p> <p><u>Standard 1:</u> (SS.D.1.2) The student understands how scarcity requires individuals and institutions to make choices about how to use resources.<br/> <i>Benchmark 1:</i> Understands that all decisions involve opportunity costs and that making effective decisions involves considering the costs and the benefits associated with alternative choices.</p> <p><u>Standard 2:</u> (SS.D.2.2) The student understands the characteristics of different economic systems and institutions.<br/> <i>Benchmark 2:</i> Understands the roles that money plays in a market economy.<br/> <i>Benchmark 3:</i> Understands the services that banks and other financial institutions in the economy provide to consumers, savers, borrowers, and businesses.</p>   |
| <p><b>Money Wise I: Your Consumer Rights/Responsibilities (Grades 5-6)</b></p> <p>Lesson 1: The Role of the Merchant</p> | <p><b>Grades 3-5 Social Studies</b><br/> <i>People, Places, and Environments [Geography]</i></p> <p><u>Standard 1:</u> (SS.B.1.2) The student understands the world in spatial terms.<br/> <i>Benchmark 1:</i> Uses maps, globes, charts, graphs, and other geographic tools including map keys and symbols to gather and interpret data and to draw conclusions about physical patterns.<br/> <i>Benchmark 4:</i> Knows how changing transportation and communication technology have affected relationships between locations.</p> <p><u>Standard 2:</u> (SS.D.2.2) The student understands the characteristics of different economic systems and institutions.<br/> <i>Benchmark 1:</i> Understands economic specialization and how specialization generally affects costs, amount of goods and services produced, and interdependence.<br/> <i>Benchmark 2:</i> Understands the roles that money plays in a market economy.</p> |

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| <p>Lesson 2: You Must Have Money To Buy</p> | <p><b>Grades 3-5 Social Studies</b><br/><i>Economics</i></p> <p><u>Standard 1:</u> (SS.D.1.2) The student understands how scarcity requires individuals and institutions to make choices about how to use resources.<br/><i>Benchmark 2:</i> Understands that scarcity of resources requires choices on many levels, from the individual to societal.</p> <p><u>Standard 2:</u> (SS.D.2.2) The student understands the characteristics of different economic systems and institutions.<br/><i>Benchmark 2:</i> Understands the roles that money plays in a market economy.</p> <p><b>Grades 6-8 Social Studies</b><br/><i>Economics</i></p> <p><u>Standard 1:</u> (SS.D.1.3) The student understands how scarcity requires individuals and institutions to make choices about how to use resources.<br/><i>Benchmark 3:</i> Understands the variety of factors necessary to consider when making wise consumer decisions.</p> |
| <p>Lesson 3: Consumer Rights</p>            | <p><b>Grades 3-5 Social Studies</b><br/><i>Economics</i></p> <p><u>Standard 1:</u> (SS.D.1.2) The student understands how scarcity requires individuals and institutions to make choices about how to use resources.<br/><i>Benchmark 4:</i> Understands that any consumer (e.g., an individual, a household, or a government) has certain rights.</p> <p><b>Grades 6-8 Social Studies</b><br/><i>Economics</i></p> <p><u>Standard 1:</u> (SS.D.1.3) The student understands how scarcity requires individuals and institutions to make choices about how to use resources.<br/><i>Benchmark 1:</i> Knows the options and resources that are available for consumer protection.<br/><i>Benchmark 3:</i> Understands the variety of factors necessary to consider when making wise consumer decisions.</p>   |

Lesson 4: Consumers Have Responsibilities

**Grades 3-5 Social Studies**

*Government and the Citizen [Civics and Government]*

Standard 2: (SS.C.2.2) The student understands the role of the citizen in American democracy.

*Benchmark 2:* Understands why personal responsibility (e.g., taking advantage of the opportunity to be educated) and civic responsibility (e.g., obeying the law and respecting the rights of others) are important.

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| <b>Money Wise II: Smart Consumers (Grades 9-12)</b> |   |
| Lesson 1: Obtaining Credit                          | <p><b>Grades 9-12 Social Studies</b><br/><i>Economics</i></p> <p><u>Standard 1:</u> (SS.D.1.4) The student understands how scarcity requires individuals and institutions to make choices about how to use resources.<br/><i>Benchmark 1:</i> Understands how many financial and nonfinancial factors (e.g., cultural traditions, profit, and risk) motivate consumers, producers, worker, savers, and investors to allocate their scarce resources differently.</p>  |
| Lesson 2: Credit Reports                            | <p><b>Grades 9-12 Social Studies</b><br/><i>Economics</i></p> <p><u>Standard 1:</u> (SS.D.1.4) The student understands how scarcity requires individuals and institutions to make choices about how to use resources.<br/><i>Benchmark 1:</i> Understands how many financial and nonfinancial factors (e.g., cultural traditions, profit, and risk) motivate consumers, producers, worker, savers, and investors to allocate their scarce resources differently.<br/><i>Benchmark 2:</i> Understands credit history and the positive and negative impacts that credit can have on an individual's financial life.</p> |
| Lesson 3: Credit Cards                              | <p><b>Grades 9-12 Social Studies</b><br/><i>Economics</i></p> <p><u>Standard 1:</u> (SS.D.1.4) The student understands how scarcity requires individuals and institutions to make choices about how to use resources.<br/><i>Benchmark 1:</i> Understands how many financial and nonfinancial factors (e.g., cultural traditions, profit, and risk) motivate consumers, producers, worker, savers, and investors to allocate their scarce resources differently.<br/><i>Benchmark 2:</i> Understands credit history and the positive and negative impacts that credit can have on an individual's financial life.</p> |

Lesson 4: Checking Accounts

**Grades 9-12 Social Studies**

*Economics*

Standard 2: (SS.D.2.4) The student understands the characteristics of different economic systems and institutions.

*Benchmark 5:* Understands basic terms and indicators associated with levels of economic performance and the state of the economy.

**Grades 9-12 Language Arts**

*Listening, Viewing, and Speaking*

Standard 3: (LA.C.3.4) The student uses speaking strategies effectively.

*Benchmark 4:* Applies oral communication skills to interviews, group presentations, formal presentations, and impromptu situations.

Lesson 5: Consumer Problems

**Grades 9-12 Social Studies**

*Government and the Citizen [Civics and Government]*

Standard 2: (SS.C.2.4) The student understands the role of the citizen in American democracy.

*Benchmark 5:* Understands how personal, political, and economic rights are secured by constitutional government and by such means as the rule of law, checks and balances, an independent judiciary, and a vigilant citizenry.

*Benchmark 6:* Understands the argument that personal, political, and economic rights reinforce each other.

*Benchmark 7:* Knows the points at which citizens can monitor or influence the process of public policy formation.

**Grades 9-12 Language Arts**

*Listening, Viewing, and Speaking*

Standard 3: (LA.C.3.4) The student uses speaking strategies effectively.

*Benchmark 4:* Applies oral communication skills to interviews, group presentations, formal presentations, and impromptu situations.

**Grades 9-12 Social Studies**

*Economics*

Standard 2: (SS.D.2.4) The student understands the characteristics of different economic systems and institutions.

*Benchmark 5:* Understands basic terms and indicators associated with levels of economic performance and the state of the economy.

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| <p><b>4-H Money Wise II Materials<br/>(Grades 7-12)</b></p>             | <p><b>FL State Standards</b></p>  |
| <p><b>The Marketplace (Grades 7-9)</b></p> <p>Lesson 1. Advertising</p> | <p><b>Grades 6-8: Language Arts</b><br/><i>Listening, Viewing, and Speaking</i></p> <p><u>Standard 2:</u> (LA.C.2.3) <i>The student uses viewing strategies effectively.</i><br/><i>Benchmark 1:</i> Determines main concept, supporting details, stereotypes, bias, and persuasion techniques in a nonprint message.</p> <p><i>Language</i><br/><u>Standard 2:</u> (LA.D.2.3) <i>The student understands the power of language.</i><br/><i>Benchmark 4:</i> Understands how the multiple media tools of graphics, pictures, color, motion, and music can enhance communication in television, film, radio, and advertising.<br/><i>Benchmark 6:</i> Understands specific ways that mass media can potentially enhance or manipulate information.</p>   |
| <p>Lesson 2: Stores, Sales, Policies</p>                                | <p><b>Grades 6-8 Social Studies:</b><br/><i>Government and the Citizen</i></p> <p><u>Standard 2:</u> (SS.C.2.3) <i>The student understands the role of the citizen in American democracy.</i><br/><i>Benchmark 4:</i> Understands what constitutes personal, political, and economic rights and the major documentary sources of these rights.</p> <p><i>Economics</i><br/><u>Standard 1:</u> (SS.D.1.3) <i>The student understands how scarcity requires individuals and institutions to make choices about how to use resources.</i><br/><i>Benchmark 1:</i> Knows the options and resources that are available for consumer protection.<br/><i>Benchmark 3:</i> Understands the variety of factors necessary to consider when making wise consumer decisions.</p> <p><u>Standard 2:</u> (SS.D.2.3) <i>The student understands the characteristics of different economic systems and institutions.</i><br/><i>Benchmark 3:</i> Knows the various kinds of specialized institutions that exist in market economies (e.g., corporations, labor unions, banks, and stock market).</p> <p><b>Grades 6-8 Language Arts:</b><br/><i>Listening, Viewing, and Speaking</i><br/><u>Standard 3:</u> (LA.C.3.3) <i>The student uses speaking strategies effectively.</i><br/><i>Benchmark 3:</i> Speaks for various occasions, audiences, and purposes, including conversations, discussions, projects, and informational, persuasive, or technical presentations.</p> |

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| <p>Lesson 3: Ordering Merchandise</p> | <p><b>Grades 6-8 Language Arts:</b><br/><i>Listening, Viewing, and Speaking</i></p> <p><u>Standard 2:</u> (LA.C.2.3) The student uses viewing strategies effectively.<br/><i>Benchmark 1:</i> Determines main concept, supporting details, stereotypes, bias, and persuasion techniques in a nonprint message.</p> <p><i>Language</i></p> <p><u>Standard 2:</u> (LA.D.2.3) The student understands the power of language.<br/><i>Benchmark 4:</i> Understands how the multiple media tools of graphics, pictures, color, motion, and music can enhance communication in television, film, radio, and advertising.<br/><i>Benchmark 6:</i> Understands specific ways that mass media can potentially enhance or manipulate information.</p>  |
| <p>Lesson 4. Paying</p>               | <p><b>Grades 6-8 Social Studies:</b><br/><i>Economics</i></p> <p><u>Standard 1:</u> (SS.D.1.3) The student understands how scarcity requires individuals and institutions to make choices about how to use resources.<br/><i>Benchmark 2:</i> Understands the advantages and disadvantages of various kinds of credit (e.g., credit cards, bank loans, or financing with no payment for six months).<br/><i>Benchmark 3:</i> Understands the variety of factors necessary to consider when making wise consumer decisions.</p> <p><u>Standard 2:</u> (SS.D.2.3) The student understands the characteristics of different economic systems and institutions.<br/><i>Benchmark 3:</i> Knows the various kinds of specialized institutions that exist in market economies (e.g., corporations, labor unions, banks, and the stock market).</p> |