

# Grade 7

**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.

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**DOMAIN ALIGNMENT: Career and Technical Education Benchmarks**

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**DOMAIN ALIGNMENT: History, Government and Social Studies Standards**

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

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**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](#)

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

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**DOMAIN ALIGNMENT: Career and Technical Education Benchmarks**

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**DOMAIN ALIGNMENT: History, Government and Social Studies Standards**

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

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**DOMAIN ALIGNMENT: Math Standards**

- 2 Ratios and Proportional Relationships: Real-World and Mathematical Problems. [7.RP.3](#)
- 3 Number System: Operations with Rational Numbers. [7.NS.1E Y](#) [7.NS.E](#)
- 4 Expressions and Equations: Solve Real-Life and Mathematical Problems. [7.EE.3](#)

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**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.1.1.4 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
- 6 The student will complete school with the academic preparation to choose from postsecondary options. AD.2.1.2
- 7 The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. CD.1.1.2 Y CD.1.2.2 Y CD.1.2.3 Y CD.1.2.4
- 8 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
- 9 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

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**DOMAIN ALIGNMENT: Social, Emotional and Character Development Model Standards**

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

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

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**DOMAIN ALIGNMENT: History, Government and Social Studies Standards**

- 1 Choices Have Consequences. HGSS 1

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**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. CD.2.1.1 Y CD.2.2.1
- 4 The student will understand the relationship between personal qualities, education, training and career success. CD.3.1.3

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**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

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**Earning Income 8-4:  
Education, training and  
development of job  
skills have opportunity**

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**DOMAIN ALIGNMENT: Career and Technical Education Benchmarks**

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**DOMAIN ALIGNMENT: History, Government and Social Studies Standards**

- 1 Choices Have Consequences. HGSS 1

costs in the form of time, effort and money.

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**DOMAIN ALIGNMENT: Math Standards**

- 2 Ratios and Proportional Relationships: Solve Multistep Ratio and Percent Problems. [7.RP.3](#)
- 3 Number System: Solve and Interpret Real-World Math Problems with the Four Operations. [7.NS.1E](#) Y [7.NS.3](#)
- 4 Expressions and Equations: Solve Multistep Real-Life Math Problems with Rational Numbers. [7.EE.3](#)

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**DOMAIN ALIGNMENT: School Counseling Standards**

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

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**DOMAIN ALIGNMENT: Social, Emotional and Character Development Model Standards**

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

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

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**DOMAIN ALIGNMENT: Career and Technical Education Benchmarks**

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**DOMAIN ALIGNMENT: Math Standards**

- 1 Ratios and Proportional Relationships: Solve Multistep Ratio and Percent Problems. [7.RP.3](#)
- 2 Number System: Solve and Interpret Real-World Math Problems with the Four Operations. [7.NS.1E](#) Y [7.NS.3](#)
- 3 Expressions and Equations: Solve Multistep Real-Life Math Problems with Rational Numbers. [7.EE.3](#)

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**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.**

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**DOMAIN ALIGNMENT: Career and Technical Education Benchmarks**

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**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](#)

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**Earning Income 8-7: People are required to**

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**DOMAIN ALIGNMENT: Career and Technical Education Benchmarks**

pay taxes on most types of income, including wages, salaries, commissions, tips, earnings on investments, and self-employment income.

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**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](#)

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**DOMAIN ALIGNMENT: Math Standards**

- 3 Number System: Solve and Interpret Real-World Math Problems with the Four Operations. [7.NS.1E](#) Y [7.NS.3](#)
- 4 Expressions and Equations: Solve Multistep Real-Life Math Problems with Rational Numbers. [7.EE.3](#)

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**DOMAIN ALIGNMENT: Social, Emotional and Character Development Model Standards**

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

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

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**DOMAIN ALIGNMENT: Career and Technical Education Benchmarks**

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**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](#)

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**DOMAIN ALIGNMENT: Math Standards**

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**DOMAIN ALIGNMENT: Social, Emotional and Character Development Model Standards**

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

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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.

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**DOMAIN ALIGNMENT: Career and Technical Education Benchmarks**

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**DOMAIN ALIGNMENT: History, Government and Social Studies Standards**

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

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**DOMAIN ALIGNMENT: Math Standards**

- 2 Number System: Solve and Interpret Real-World Math Problems with the Four Operations. [7.NS.1E](#) Y [7.NS.3](#)
- 3 Expressions and Equations: Solve Multistep Real-Life Math Problems with Rational Numbers. [7.EE.3](#)

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**DOMAIN ALIGNMENT: Social, Emotional and Character Development Model Standards**

- 4 The student will Identify and assess personal qualities and external supports. PD.I.B.1 Y PD.I.B.2 Y PD.I.B3
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**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.1.1.8
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**Spending 8-1: Creating a budget can help people make informed choices about spending, saving and managing money in order to achieve financial goals.**

**DOMAIN ALIGNMENT: Career and Technical Education Benchmarks**

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**DOMAIN ALIGNMENT: History, Government and Social Studies Standards**

- 1 Choices Have Consequences. HGSS 1
- 

**DOMAIN ALIGNMENT: Math Standards**

- 2 Number System: Solve and Interpret Real-World Math Problems with the Four Operations. 7.NS.1E Y 7.NS.3
- 3 Expressions and Equations: Solve Multistep Real-Life Math Problems with Rational Numbers. 7.EE.3
- 

**DOMAIN ALIGNMENT: Social, Emotional and Character Development Model Standards**

- 4 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
- 5 The student will develop, implement and model responsible decision-making skills. CD.II.A.1B
- 6 The student will develop, implement and model effective problem-solving skills. CD.II.B.3-8
- 7 Students will understand and analyze thoughts, mindsets and emotions. PD.I.A.1 Y PD.I.A.2
- 8 Students will reflect on perspectives and emotional responses. PD.II.B.1
- 9 The student will set, monitor, adapt and evaluate goals to achieve in school and life. PD.II.C.1 Y PD.II.C.2
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**DOMAIN ALIGNMENT: School Counseling Standards**

- 10 The student will complete school with the academic preparation to choose from postsecondary options. AD.2.1.2
- 11 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
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**Spending 8-2: Making an informed purchase**

**DOMAIN ALIGNMENT: Career and Technical Education Benchmarks**

decision requires a consumer to critically evaluate price, product claims and quality information from a variety of sources.

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**DOMAIN ALIGNMENT: English Language Arts Standards**

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**DOMAIN ALIGNMENT: History, Government and Social Studies Standards**

- 1 Choices Have Consequences. [HGSS 1](#)
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**DOMAIN ALIGNMENT: Math Standards**

- 2 Number System: Solve and Interpret Real-World Math Problems with the Four Operations. [7.NS.1E](#) Y [7.NS.3](#)
  - 3 Expressions and Equations: Solve Multistep Real-Life Math Problems with Rational Numbers. [7.EE.3](#)
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Spending 8-3: When evaluating information about goods and services, a consumer can better assess the quality and usefulness of the information by understanding the incentives of the information provider.

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**DOMAIN ALIGNMENT: Career and Technical Education Benchmarks**

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**DOMAIN ALIGNMENT: English Language Arts Standards**

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**DOMAIN ALIGNMENT: History, Government and Social Studies Standards**

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**DOMAIN ALIGNMENT: Social, Emotional and Character Development Model Standards**

- 1 The student will develop, implement and model responsible decision-making skills. [CD.II.A.1B](#)
  - 2 Students will understand and practice strategies for managing thoughts and behaviors, such as resiliency. [PD.II.A.2](#) Y [PD.II.A.6](#)
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Spending 8-4: Consumers weigh the costs and benefits of different payment methods to determine the best option for purchasing goods and services.

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**DOMAIN ALIGNMENT: Career and Technical Education Benchmarks**

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**DOMAIN ALIGNMENT: History, Government and Social Studies Standards**

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

**DOMAIN ALIGNMENT: Math Standards**

- 1 Ratios and Proportional Relationships: Solve Multistep Ratio and Percent Problems. [7.RP.3](#)
  - 2 Number System: Solve and Interpret Real-World Math Problems with the Four Operations. [7.NS.1E](#) Y [7.NS.3](#)
  - 3 Expressions and Equations: Solve Multistep Real-Life Math Problems with Rational Numbers. [7.EE.3](#)
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**DOMAIN ALIGNMENT: Social, Emotional and Character Development Model Standards**

- 4 The student will develop, implement and model responsible decision-making skills. [CD.II.A.1B](#)
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Savings 8-1: People save money for many

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**DOMAIN ALIGNMENT: Career and Technical Education Benchmarks**

different purposes, including large purchases, such as cars, homes, education costs, retirement and emergencies.

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**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](#)

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**DOMAIN ALIGNMENT: Math Standards**

- 4 Ratios and Proportional Relationships: Solve Multistep Ratio and Percent Problems. [7.RP.3](#)
- 5 Number System: Solve and Interpret Real-World Math Problems with the Four Operations. [7.NS.1E](#) Y [7.NS.3](#)
- 6 Expressions and Equations: Solve Multistep Real-Life Math Problems with Rational Numbers. [7.EE.3](#)

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**DOMAIN ALIGNMENT: School Counseling Standards**

- 7 The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. [CD.1.2.1](#)

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**DOMAIN ALIGNMENT: Social, Emotional and Character Development Model Standards**

- 8 The student will develop, implement and model responsible decision-making skills. [CD.II.A.1](#)
- 9 The student will develop, implement and model effective problem-solving skills. [CD.II.B.3-8](#)
- 10 Students will understand and practice strategies for managing thoughts and behaviors, such as resiliency. [PD.II.A.5](#)
- 11 The student will set, monitor, adapt and evaluate goals to achieve in school and life. [PD.II.C.1-6](#)

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Savings 8-2: Savings decisions depend on individual preferences and circumstances, and can impact personal satisfaction and financial well-being.

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**DOMAIN ALIGNMENT: Career and Technical Education Benchmarks**

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**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](#)

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**DOMAIN ALIGNMENT: Math Standards**

- 4 Ratios and Proportional Relationships: Solve Multistep Ratio and Percent Problems. [7.RP.3](#)
- 5 Number System: Solve and Interpret Real-World Math Problems with the Four Operations. [7.NS.1E](#) Y [7.NS.3](#)
- 6 Expressions and Equations: Solve Multistep Real-Life Math Problems with Rational Numbers. [7.EE.3](#)

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**DOMAIN ALIGNMENT: Social, Emotional and Character Development Model Standards**

- 1 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](#)
- 2 The student will develop, implement and model responsible decision-making skills. [CD.II.A.1](#)
- 3 The student will set, monitor, adapt and evaluate goals to achieve in school and life. [PD.II.C.1-6](#)

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**Savings 8-3: Financial institutions pay interest to depositors and loan out the money to borrowers who pay interest on their loans.**

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**DOMAIN ALIGNMENT: Career and Technical Education Benchmarks**

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**DOMAIN ALIGNMENT: Math Standards**

- 1 Ratios and Proportional Relationships: Solve Multistep Ratio and Percent Problems. [7.RP.3](#)

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**Savings 8-4: Interest earned on savings is the interest rate multiplied by the balance in the account, which includes the original amount saved (principal) and previously earned interest.**

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**DOMAIN ALIGNMENT: Career and Technical Education Benchmarks**

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**DOMAIN ALIGNMENT: Math Standards**

- 1 Ratios and Proportional Relationships: Solve Multistep Ratio and Percent Problems. [7.RP.3](#)

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**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.**

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**DOMAIN ALIGNMENT: Math Standards**

- 1 Ratios and Proportional Relationships: Solve Multistep Ratio and Percent Problems. [7.RP.3](#)
  - 2 Number System: Solve and Interpret Real-World Math Problems with the Four Operations. [7.NS.1E](#) Y [7.NS.3](#)
  - 3 Expressions and Equations: Solve Multistep Real-Life Math Problems with Rational Numbers. [7.EE.3](#)
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**Savings 8-6: Checking and savings deposit accounts in many financial institutions are insured up to certain limits by the federal government.**

**DOMAIN ALIGNMENT: Career and Technical Education Benchmarks**

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**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**
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**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**

- 1 Relationships among people, places, ideas and environments are dynamic. **HGSS 5**
- 

**DOMAIN ALIGNMENT: Math Standards**

- 2 Ratios and Proportional Relationships: Solve Multistep Ratio and Percent Problems. **7.RP.3**
  - 3 Number System: Solve and Interpret Real-World Math Problems with the Four Operations. **7.NS.1E 7.NS.3**
  - 4 Expressions and Equations: Solve Multistep Real-Life Math Problems with Rational Numbers. **7.EE.3**
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**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.1.2.1**
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**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**

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**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**

- 1 Choices Have Consequences. **HGSS 1**
- 

**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**

- 1 Choices Have Consequences. **HGSS 1**
  - 2 Relationships among people, places, ideas and environments are dynamic. **HGSS 5**
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**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**

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**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**

- 1 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**

- 1 Choices Have Consequences. [HGSS 1](#)
- 2 Relationships among people, places, ideas and environments are dynamic. [HGSS 5](#)

**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**

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**DOMAIN ALIGNMENT: Math Standards**

- 1 Ratios and Proportional Relationships: Solve Multistep Ratio and Percent Problems. [7.RP.3](#)
- 2 Number System: Solve and Interpret Real-World Math Problems with the Four Operations. [7.NS.1E](#) Y [7.NS.3](#)
- 3 Expressions and Equations: Solve Multistep Real-Life Math Problems with Rational Numbers. [7.EE.3](#)

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

**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](#)

**introductory rates offered to attract customers may increase later.**

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**DOMAIN ALIGNMENT: Math Standards**

- 1 Ratios and Proportional Relationships: Solve Multistep Ratio and Percent Problems. [7.RP.3](#)

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**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.**

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**DOMAIN ALIGNMENT: Career and Technical Education Benchmarks**

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**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](#)

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**DOMAIN ALIGNMENT: Math Standards**

- 4 Ratios and Proportional Relationships: Solve Multistep Ratio and Percent Problems. [7.RP.3](#)
- 5 Expressions and Equations: Solve Multistep Real-Life Math Problems with Rational Numbers. [7.EE.3](#)

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

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**DOMAIN ALIGNMENT: Math Standards**

- 1 Ratios and Proportional Relationships: Solve Multistep Ratio and Percent Problems. [7.RP.3](#)
- 2 Number System: Solve and Interpret Real-World Math Problems with the Four Operations. [7.NS.1E](#) Y [7.NS.3](#)
- 3 Expressions and Equations: Solve Multistep Real-Life Math Problems with Rational Numbers. [7.EE.3](#)

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**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.**

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**DOMAIN ALIGNMENT: Career and Technical Education Benchmarks**

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**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](#)

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**DOMAIN ALIGNMENT: Math Standards**

- 4 Number System: Solve and Interpret Real-World Math Problems with the Four Operations. [7.NS.1E](#) Y [7.NS.3](#)
- 5 Expressions and Equations: Solve Multistep Real-Life Math Problems with Rational Numbers. [7.EE.3](#)

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**Managing Credit 8-6: When people borrow**

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**DOMAIN ALIGNMENT: Career and Technical Education Benchmarks**

money to invest in higher education or housing, the risks and costs may be outweighed by the future benefits.

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**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](#)

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**DOMAIN ALIGNMENT: Math Standards**

- 4 Number System: Solve and Interpret Real-World Math Problems with the Four Operations. [7.NS.1E](#) Y [7.NS.3](#)
- 5 Expressions and Equations: Solve Multistep Real-Life Math Problems with Rational Numbers. [7.EE.3](#)

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

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**DOMAIN ALIGNMENT: Career and Technical Education Benchmarks**

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**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](#)

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**DOMAIN ALIGNMENT: Math Standards**

- 3 Number System: Solve and Interpret Real-World Math Problems with the Four Operations. [7.NS.1E](#) Y [7.NS.3](#)
- 4 Expressions and Equations: Solve Multistep Real-Life Math Problems with Rational Numbers. [7.EE.3](#)

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**Managing Risk 8-1:**  
Financial loss can occur from unexpected events that damage health, wealth, income, property and/or future opportunities.

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**DOMAIN ALIGNMENT: Career and Technical Education Benchmarks**

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**DOMAIN ALIGNMENT: History, Government and Social Studies Standards**

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

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**DOMAIN ALIGNMENT: Math Standards**

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**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](#)

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**Managing Risk 8-2:**  
Insurance is a financial product that allows people to pay a fee

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**DOMAIN ALIGNMENT: Career and Technical Education Benchmarks**

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**DOMAIN ALIGNMENT: History, Government and Social Studies Standards**

(premium) to transfer the cost of a potential financial loss to an insurance company.

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**DOMAIN ALIGNMENT: Math Standards**

- 1 Number System: Solve and Interpret Real-World Math Problems with the Four Operations. [7.NS.1E](#) Y [7.NS.3](#)
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**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.**

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**DOMAIN ALIGNMENT: Career and Technical Education Benchmarks**

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**DOMAIN ALIGNMENT: History, Government and Social Studies Standards**

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**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.**

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**DOMAIN ALIGNMENT: Career and Technical Education Benchmarks**

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**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.**

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**DOMAIN ALIGNMENT: Career and Technical Education Benchmarks**

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**DOMAIN ALIGNMENT: History, Government and Social Studies Standards**

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**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.**

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**DOMAIN ALIGNMENT: Career and Technical Education Benchmarks**

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**DOMAIN ALIGNMENT: History, Government and Social Studies Standards**

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**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**

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**DOMAIN ALIGNMENT: Career and Technical Education Benchmarks**

**of someone else's  
personal identification  
information to commit a  
crime.**