

# Grade 4

**Earning Income 4-1:**  
People have different job choices depending on their knowledge, skills, interests and experience.

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

- 4 Relationships among people, places, ideas and environments are dynamic. [HGSS 5](#)
- 3 Societies are shaped by identities, beliefs and practices of individuals and groups. [HGSS 3](#)
- 2 Individuals have rights and responsibilities. [HGSS 2](#)
- 1 Choices Have Consequences. [HGSS 1](#)

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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.1.2.3](#)
- 6 The student will understand the relationship of academics to the world or work and to life. [AD.3.1.1](#)
- 7 The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. [CD.1.1.1](#) Y [CD.1.1.2](#) Y [CD.1.1.3](#)
- 8 The student will employ strategies to achieve future career goals with success and satisfaction. [CD.2.1.1](#)
- 9 The student will understand the relationship between personal qualities, education, training and career success. [CD.3.1.1](#) Y [CD.3.1.2](#)

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

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

**Earning Income 4-2:**  
People may be able to improve their ability to earn income by gaining new knowledge, skills and experience.

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

- 1 Choices Have Consequences. [HGSS 1](#)
- 2 Individuals have rights and responsibilities. [HGSS 2](#)
- 4 Relationships among people, places, ideas and environments are dynamic. [HGSS 5](#)
- 3 Societies are shaped by identities, beliefs and practices of individuals and groups. [HGSS 3](#)

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**DOMAIN ALIGNMENT: Math Standards**

- 5 Operations and Algebraic Thinking: Generate and Analyze Patterns. [OA.5](#)

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**DOMAIN ALIGNMENT: School Counseling Standards**

- 6 The student will acquire the attitudes, knowledge and skills that contribute to effective learning in school and across the life span. [AD.1.1.5](#)
- 7 The student will understand the relationship of academics to life skills and college and career readiness. [AD.3.1.1](#)
- 8 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](#)
- 9 The student will understand the relationship between personal qualities, education, training and career success. [CD.3.1.2](#) Y [CD.3.1.3](#) Y [CD.3.2.1](#) Y [CD.3.2.2](#) Y [CD.3.2.3](#) Y [CD.3.2.4](#)

**Earning Income 4-3:  
There are different ways  
to be paid for labor,  
including wages,  
salaries, commissions  
and tips.**

**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 Operations and Algebraic Thinking: Solve Problems Involving the Four Operations. [OA.1](#) Y [OA.2](#) Y [OA.3](#)
- 4 Number and Operations - Fractions: Decimal Notation. [NF.7](#)

**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.1.1.4](#)

**Earning Income 4-4:  
People can earn income  
by starting a new  
business as an  
entrepreneur or by  
owning a business.**

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

- 1 Societies are shaped by identities, beliefs and practices of individuals and groups. [HGSS 3](#)

**DOMAIN ALIGNMENT: Math Standards**

- 2 Operations and Algebraic Thinking: Solve Problems Involving the Four Operations. [OA.1](#) Y [OA.2](#) Y [OA.3](#)
- 3 Number and Operations - Fractions: Decimal Notation. [NF.7](#)

**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.1.1.3](#)
  - 5 The student will employ strategies to achieve future career goals with success and satisfaction. [CD.2.1.2](#)
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**Earning Income 4-5:**  
People can earn income by lending money or by renting their property to others.

**DOMAIN ALIGNMENT: Math Standards**

- 6 Operations and Algebraic Thinking: Solve Problems Involving the Four Operations. [OA.1](#) Y [OA.2](#) Y [OA.3](#)
- 7 Number and Operations - Fractions: Decimal Notation. [NF.7](#)

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**DOMAIN ALIGNMENT: School Counseling Standards**

- 8 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](#)

**Earning Income 4-6:**  
Income can be received as gifts or as an allowance for which no specified work may be required.

**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**

- 3 Operations and Algebraic Thinking: Solve Problems Involving the Four Operations. [OA.1](#) Y [OA.2](#) Y [OA.3](#)

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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.1.1.3](#)

**Earning Income 4-7:**  
Most income is taxed by the government to pay for government-provided goods and services.

**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](#)
- 3 Relationships among people, places, ideas and environments are dynamic. [HGSS 5](#)

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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.1.1.3](#)
- 5 The student will employ strategies to achieve future career goals with success and satisfaction. [CD.2.1.2](#)

**Spending 4-1: People differ in their preferences, priorities and resources available for consuming goods and services.**

**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 Societies experience continuity and change over time. [HGSS 4](#)
- 4 Relationships among people, places, ideas and environments are dynamic. [HGSS 5](#)

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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.2.1.1](#)
  - 6 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](#)
  - 7 The student will employ strategies to achieve future career goals with success and satisfaction. [CD.2.2.1](#)
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**Spending 4-2: Money can be spent to increase one's own or another individual's personal satisfaction or to share the cost of goods and services.**

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

- 1 Choices Have Consequences. [HGSS 1](#)
  - 2 Individuals have rights [HGSS 2](#)
  - 3 Societies are shaped by identities, beliefs and practices of individuals and groups. [HGSS 3](#)
  - 4 Relationships among people, places, ideas and environments are dynamic. [HGSS 5](#)
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**DOMAIN ALIGNMENT: Math Standards**

- 5 Operations and Algebraic Thinking: Solve Problems Involving the Four Operations. [OA.1](#) Y [OA.2](#) Y [OA.3](#) Y [OA.5](#)
  - 6 Number and Operations - Fractions: Decimal Notation. [NF.7](#)
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**DOMAIN ALIGNMENT: School Counseling Standards****DOMAIN ALIGNMENT: Social, Emotional and Character Development Model Standards**

- 7 The student will develop, implement, promote and model core ethical and performance principles. [CD.I.B.2](#) Y [CD.I.B.3](#)
  - 8 The student will create a caring community. [CD.I.C.1](#)
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**Spending 4-3: When people make a decision to use money for a particular purpose, they incur an opportunity cost in the they cannot use the money for another purpose.**

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

- 1 Choices Have Consequences. [HGSS 1](#)
  - 2 Individuals have rights and responsibilities. [HGSS 2](#)
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**DOMAIN ALIGNMENT: Math Standards**

- 3 Operations and Algebraic Thinking: Solve Problems Involving the Four Operations. [OA.1](#) Y [OA.2](#) Y [OA.3](#) Y [OA.5](#)
- 4 Number and Operations - Fractions: Decimal Notation. [NF.7](#)

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**DOMAIN ALIGNMENT: School Counseling Standards**

- 5 The student will understand the relationship of academics to life skills and college and career readiness. [AD.3.1.1](#)
- 6 The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. [CD.1.2.5](#)

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

- 7 The student will create a caring community. [CD.I.C.1](#)

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**Spending 4-4: Purchasing decisions have costs and benefits that can be different for different people.**

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

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

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**DOMAIN ALIGNMENT: Math Standards**

- 6 Operations and Algebraic Thinking: Solve Problems Involving the Four Operations. [OA.1](#) Y [OA.2](#) Y [OA.3](#) Y [OA.5](#)

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

- 7 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.2](#)
- 8 The student will develop, implement and model responsible decision-making skills. [CD.II.A.1](#) Y [CD.II.A.2](#)
- 9 The student will set, monitor, adapt and evaluate goals to achieve in school and life. [PD.II.C](#)

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**Spending 4-5: Price, spending choices of others, peer pressure and advertising about a product or service can influence purchase decisions.**

**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 Societies experience continuity and change over time. [HGSS 4](#)

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**DOMAIN ALIGNMENT: Math Standards**

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

- 1 The student will develop, implement, promote and model core ethical and performance principles. [CD.I.B.2](#)
  - 2 The student will develop, implement and model effective problem-solving skills. [CD.II.B.1](#)
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**Spending 4-6: Payment methods for making purchases include cash, checks, debit cards, and credit cards.**

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

- 1 Relationships among people, places, ideas and environments are dynamic. [HGSS 5](#)
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**DOMAIN ALIGNMENT: Math Standards**

- 2 Operations and Algebraic Thinking: Solve Problems Involving the Four Operations. [OA.1](#) Y [OA.2](#) Y [OA.3](#) Y [OA.5](#)
  - 3 Number and Operations - Fractions: Decimal Notation. [NF.7](#)
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**Savings 4-1: When people save money, they are choosing not to spend money today to be able to buy something in the future.**

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

- 1 Choices Have Consequences. [HGSS 1](#)
  - 2 Individuals have rights and responsibilities. [HGSS 2](#)
  - 3 Societies experience continuity and change over time. [HGSS 4](#)
- 

**DOMAIN ALIGNMENT: Math Standards**

- 4 Operations and Algebraic Thinking: Solve Problems Involving the Four Operations. [OA.1](#) Y [OA.2](#) Y [OA.3](#) Y [OA.5](#)
  - 5 Number and Operations - Fractions: Decimal Notation. [NF.7](#)
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**DOMAIN ALIGNMENT: School Counseling Standards**

- 6 The student will acquire the attitudes, knowledge and skills that contribute to effective learning in school and across the life span. [AD.1.1.3](#)
  - 7 The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. [CD.1.2.5](#)
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**DOMAIN ALIGNMENT: Social, Emotional and Character Development Model Standards**

- 8 The student will develop, implement, promote and model core ethical and performance principles. [CD.I.B.2](#) Y [CD.I.B.3](#)
  - 9 The student will develop, implement and model responsible decision-making skills. [CD.II.A.1](#)
  - 10 The student will develop, implement and model effective problem-solving skills. [CD.II.B](#)
  - 11 The student will set, monitor, adapt and evaluate goals to achieve in school and life. [PD.II.C.1](#)
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**Savings 4-2: A savings plan is a plan for setting aside money to pay for a future need, goal or emergency.**

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

- 1 Societies experience continuity and change over time. [HGSS 4](#)

**DOMAIN ALIGNMENT: Math Standards**

- 2 Operations and Algebraic Thinking: Solve Problems Involving the Four Operations. [OA.1 Y](#) [OA.2 Y](#) [OA.3 Y](#) [OA.5](#)
- 3 Number and Operations - Fractions: Decimal Notation. [NF.7](#)

**DOMAIN ALIGNMENT: School Counseling Standards**

- 4 The student will complete school with the academic preparation to choose from postsecondary options. [AD.2.1.1](#)
- 5 The student will employ strategies to achieve future career goals with success and satisfaction. [CD.2.2.1 Y](#) [CD.2.2.2](#)

**Savings 4-3: People differ in their values and attitudes about saving.**

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- 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 Operations and Algebraic Thinking: Solve Problems Involving the Four Operations. [OA.1 Y](#) [OA.2 Y](#) [OA.3 Y](#) [OA.5](#)
- 5 Number and Operations - Fractions: Decimal Notation. [NF.7](#)

**DOMAIN ALIGNMENT: School Counseling Standards**

- 6 The student will acquire the attitudes, knowledge and skills that contribute to effective learning in school and across the life span. [AD.1.1.3 Y](#) [AD.1.1.6](#)

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

- 7 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.2](#)

**Savings 4-4: Safety and ease of access are factors to consider when deciding where to keep savings.**

**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.1.2.1](#)

**Savings 4-5: Financial institutions often pay interest on deposit accounts to attract customers to deposit money in their institution.**

**DOMAIN ALIGNMENT: Math Standards**

- 1 Operations and Algebraic Thinking: Solve Problems Involving the Four Operations. [OA.1](#) [Y](#) [OA.2](#) [Y](#) [OA.3](#) [Y](#) [OA.5](#)
- 2 Number and Operations - Fractions: Decimal Notation. [NF.7](#)

**Investing 4-1: People invest their money so that it can grow over time and help them achieve their long-term financial goals.**

**DOMAIN ALIGNMENT: Math Standards**

- 1 Operations and Algebraic Thinking: Solve Problems Involving the Four Operations. [OA.1](#) [Y](#) [OA.2](#) [Y](#) [OA.3](#) [Y](#) [OA.5](#)
- 2 Number and Operations - Fractions: Decimal Notation. [NF.7](#)

**DOMAIN ALIGNMENT: School Counseling Standards**

- 3 The student will complete school with the academic preparation to choose from postsecondary options. [AD.2.1.1](#)
- 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](#)

**Investing 4-2: Low-interest saving accounts are commonly used for short-term financial goals and emergency funds because they are low risk. When saving for longer term financial goals, people often invest in riskier assets to earn higher returns.**

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

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

**DOMAIN ALIGNMENT: School Counseling Standards**

- 2 The student will employ strategies to achieve future career goals with success and satisfaction. [CD.2.2.1](#) [Y](#) [CD.2.2.2](#)

**Managing Credit 4-1: Interest is the price a borrower pays for using someone else's money, and the income earned by the lender.**

**DOMAIN ALIGNMENT: Math Standards**

- 1 Operations and Algebraic Thinking: Solve Problems Involving the Four Operations. [OA.1](#) [Y](#) [OA.2](#) [Y](#) [OA.3](#)
- 2 Number and Operations - Fractions: Decimal Notation. [NF.7](#)

**DOMAIN ALIGNMENT: School Counseling Standards**

- 3 The student will acquire the skills to investigate careers in relation to knowledge of self and to make informed career decisions. [CD.1.2.5](#)

**Managing Credit 4-2: When a person pays with credit, they have immediate use of purchased goods or services while agreeing**

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

to repay the lender in the future with interest.

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**DOMAIN ALIGNMENT: Math Standards**

- 1 Operations and Algebraic Thinking: Solve Problems Involving the Four Operations. [OA.1](#) [Y](#) [OA.2](#) [Y](#) [OA.3](#) [Y](#) [OA.5](#)
  - 2 Number and Operations - Fractions: Decimal Notation. [NF.7](#)
- 

Managing Credit 4-3: Lenders are more likely to approve borrowers who do not have a lot of other debt and who have a history of paying back loans as promised.

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

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

Managing Risk 4-1: People are exposed to risk when there is a chance of loss or harm. Risk is an unavoidable part of daily life.

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

- 1 Societies experience continuity and change over time. [HGSS 4](#)
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**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](#)
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Managing Risk 4-2: People who are exposed to risks often try to reduce or avoid the negative consequences of those risks.

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

- 1 Choices Have Consequences. [HGSS 1](#)
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**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](#)
  - 3 The student will develop, implement and model effective problem-solving skills. [CD.II.B](#)
  - 4 The student will set, monitor, adapt and evaluate goals to achieve in school and life. [PD.II.C.1](#)
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Managing Risk 4-3: One way to cope with unexpected losses is to save for emergencies.

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

- 1 Choices Have Consequences. [HGSS 1](#)
  - 2 Individuals have rights and responsibilities. [HGSS 2](#)
  - 3 Societies experience continuity and change over time. [HGSS 4](#)
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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.1](#) [Y](#) [CD.II.A.2](#)
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**Managing Risk 4-4:  
Insurance is often  
purchased to limit  
financial losses because  
of risk.**

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

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