

Hawaii Department of Education Standards with Opportunities to Integrate Financial Literacy Concepts

Grade	ELA	Mathematics	CTE	Social Studies	Science
K	<p>K.RI.10 Actively engage in group reading activities with purpose and understanding.</p>	<p>K.OA.2 Solve addition and subtraction word problems, and add and subtract within 10, e.g., by using objects or drawings to represent the problem.</p>	<p>CTE.K.2.1 Explain that current learning relates to life outside the classroom. CTE.K.2.2 Identify various workers and their jobs in the community.</p>	<p>SS.K.8.1 Explain people's basic needs and how they fulfill them. SS.K.8.2 Differentiate buyers (e.g., a parent or caregiver) and sellers (e.g., a store owner or other producer).</p>	<p>K-2-ETS1-1 Ask questions, make observations, and gather information about a situation people want to change to define a simple problem that can be solved through the development of a new or improved object or tool.</p>
1	<p>1.RI.6 Distinguish between information provided by pictures or other illustrations and information provided by the words in a text. 1.RI.10 With prompting and support, read informational texts appropriately complex for grade 1.</p>	<p>1.OA.1 Use addition and subtraction within 20 to solve word problems involving situations of adding to, taking from, putting together, taking apart, and comparing, with unknowns in all positions, e.g., by using objects, drawings, and equations with a symbol for the unknown number to represent the problem.</p>		<p>SS.1.2.1 Use a variety of primary sources (e.g., artifacts, letters, photographs) to gain an understanding of historical events. SS.1.3.1 Compare own life with those of children in history. SS.1.8.1 Compare needs and wants. SS.1.8.2 Explain how people trade or use money to obtain goods and services. SS.1.8.3 Define various</p>	<p>Science and Engineering Practices: Analyzing and Interpreting Data, Using Mathematics and Computational Thinking, Obtaining, Evaluating, and Communicating Information.</p>

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1				goods (things that people need or want) and services (jobs people perform that satisfy people's needs or wants).	
2	<p>2.RI.7 Explain how specific images (e.g., a diagram showing how a machine works) contribute to and clarify a text.</p> <p>2.RI.10 By the end of year, read and comprehend informational texts, including history/social studies, science, and technical texts, in the grades 2/3 text complexity band proficiently, with scaffolding as needed at the high end of the range.</p>	<p>2.OA.1 Use addition and subtraction within 100 to solve one- and two-step word problems involving situations of adding to, taking from, putting together, taking apart, and comparing, with unknowns in all positions, e.g., by using drawings and equations with a symbol for the unknown number to represent the problem.</p> <p>2.MD.8 Solve word problems involving dollar bills, quarters, dimes, nickels, and pennies, using \$ (dollars) and ¢ (cents) symbols appropriately. Example: If you have 2 dimes and 3 pennies, how many cents do you</p>	<p>CTE.2.2.1 Use appropriate strategies for setting goals.</p>	<p>SS.2.2.1 Investigate the history of families using level-appropriate primary sources (e.g., artifacts, photographs, interviews, documents).</p> <p>SS.2.8.1 Explain scarcity and its effects on daily life.</p> <p>SS.2.8.3 Explain how people benefit from trade (the exchange of goods and services).</p> <p>SS.2.8.4 Compare the roles of buyers and sellers and explain how they depend upon each other.</p>	

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2		have?			
3	<p>3.RI.7 Use information gained from illustrations (e.g., maps, photographs) and the words in a text to demonstrate understanding of the text (e.g., where, when, why, and how key events occur).</p> <p>3.RI.10 By the end of the year, read and comprehend informational texts, including history/social studies, science, and technical texts, at the high end of the grades 2/3 text complexity band independently and proficiently.</p>	<p>3.OA.8 Solve two-step word problems using the four operations. Represent these problems using equations with a letter standing for the unknown quantity. Assess the reasonableness of answers using mental computation and estimation strategies including rounding. (This standard is limited to problems posed with whole numbers and having whole-number answers; students should know how to perform operations in the conventional order when there are no parentheses to specify a particular order.)</p> <p>3.MD.3 Draw a scaled picture graph and a scaled bar graph to represent a data set with several</p>		<p>SS.3.8.1 Explain that opportunity cost is the best alternative given up when making a choice</p> <p>SS.3.8.2 Explain that goods and resources are limited because there are not enough natural, human, and capital resources to satisfy everyone's wants</p> <p>SS.3.8.3 Describe how money makes it easy to trade goods and services</p>	<p>3-5-ETS1-1 Define a simple design problem reflecting a need or a want that includes specified criteria for success and constraints on materials, time, or cost.</p> <p>3-5-ETS1-2 Generate and compare multiple possible solutions to a problem based on how well each is likely to meet the criteria and constraints of the problem.</p> <p>Science and Engineering Practices: Analyzing and Interpreting Data, Using Mathematics and Computational Thinking, Obtaining, Evaluating, and Communicating Information.</p>

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3		<p>categories. Solve one- and two-step "how many more" and "how many less" problems using information presented in scaled bar graphs. For example, draw a bar graph in which each square in the bar graph might represent 5 pets.</p>			
4	<p>4.RI.7 Interpret information presented visually, orally, or quantitatively (e.g., in charts, graphs, diagrams, time lines, animations, or interactive elements on Web pages) and explain how the information contributes to an understanding of the text in which it appears.</p> <p>4.RI.10 By the end of year, read and comprehend informational texts, including history/social studies, science, and technical texts, in the</p>	<p>4.OA.3 Solve multistep word problems posed with whole numbers and having whole-number answers using the four operations, including problems in which remainders must be interpreted. Represent these problems using equations with a letter standing for the unknown quantity. Assess the reasonableness of answers using mental computation and estimation strategies including rounding.</p> <p>4.MD.2 Use the four operations</p>	<p>CTE.4.2.1 Analyze how doing well in school affects future career opportunities.</p>	<p>Pre-contact Hawaii SS.4.3.2 Explain the history of Hawaii's early economy.</p>	

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4	grades 4/5 text complexity band proficiently, with scaffolding as necessary at the high end of the range.	to solve word problems involving distances, intervals of time, liquid volumes, masses of objects, and money, including problems involving simple fractions or decimals, and problems that require expressing measurements given in a larger unit in terms of a smaller unit. Represent measurement quantities using diagrams such as number line diagrams that feature a measurement scale.			
5	<p>5.RI.7 Draw on information from multiple print or digital sources, demonstrating the ability to locate an answer to a question quickly or to solve a problem efficiently.</p> <p>5.RI.10 By the end of the year, read and comprehend informational texts,</p>	<p>5.NBT.7 Add, subtract, multiply, and divide decimals to hundredths, using concrete models or drawings and strategies based on place value, properties of operations, and/or the relationship between addition and subtraction; relate the strategy to a written method and explain the</p>		<p>SS.5.8.1 Explain the opportunity costs considered by the settlers before moving to the colonies.</p> <p>SS.5.8.2 Recognize that governments raise money (i.e., taxes) to pay for goods and services and describe why the American colonists were dissatisfied with the</p>	

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5	including history/social studies, science, and technical texts, at the high end of the grades 4/5 text complexity band independently and proficiently.	reasoning used.		colonial system of taxation.	
6	<p>6.RI.7 Integrate information presented in different media or formats (e.g., visually, quantitatively) as well as in words to develop a coherent understanding of a topic or issue.</p> <p>6.RI.10 By the end of the year, read and comprehend literary nonfiction in the grades 6-8 text complexity band proficiently, with scaffolding as needed at the high end of the range.</p>	<p>6.NS.5 Understand that positive and negative numbers are used together to describe quantities having opposite directions or values (e.g., temperature above/below zero, elevation above/below sea level, debits/credits, positive/negative electric charge); use positive and negative numbers to represent quantities in real-world contexts, explaining the meaning of 0 in each situation.</p> <p>6.EE.6 Use variables to represent numbers and write expressions when solving a real-world or mathematical problem;</p>	<p>CTE.6.2.1 Establish personal and learning goals related to career and life interests.</p>	<p>SS.6.8.2 Describe, in terms of opportunity cost, why it was so difficult for Christopher Columbus to find financial support for his voyages.</p>	<p>MS-ETS1-1 Define the criteria and constraints of a design problem with sufficient precision to ensure a successful solution, taking into account relevant scientific principles and potential impacts on people and the natural environment that may limit possible solutions.</p> <p>Science and Engineering Practices: Analyzing and Interpreting Data, Using Mathematics and Computational Thinking, Obtaining, Evaluating, and Communicating Information.</p>

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6		understand that a variable can represent an unknown number, or, depending on the purpose at hand, any number in a specified set.			
7	<p>7.RI.7 Compare and contrast a text to an audio, video, or multimedia version of the text, analyzing each medium's portrayal of the subject (e.g., how the delivery of a speech affects the impact of the words).</p> <p>7.RI.10 By the end of the year, read and comprehend literary nonfiction in the grades 6-8 text complexity band proficiently, with scaffolding as needed at the high end of the range.</p>	<p>7.RP.3 Use proportional relationships to solve multistep ratio and percent problems. Examples: simple interest, tax, markups and markdowns, gratuities and commissions, fees, percent increase and decrease, percent error.</p> <p>7.EE.3 Solve multi-step real-life and mathematical problems posed with positive and negative rational numbers in any form (whole numbers, fractions, and decimals), using tools strategically. Apply properties of operations as strategies to calculate with numbers in any form; convert</p>	<p>CTE.7-8.2.2 Develop a preliminary individual education and career plan.</p> <p>CTE 7-8.2.3 Analyze the relationship between personal characteristics, interests, abilities, and skills and achieving personal and career goals.</p>	<p>SS.7HHK7.1 Analyze the relationship between economic activities, their location, and the physical characteristics of a given place (including businesses, plantations, and trading).</p> <p>SS.7HHK.8.1 Explain how prices and products (including sandalwood, whales, and sugar) were affected by the interactions between producers in Hawaii and global buyers in this era.</p> <p>SS.7HHK.8.2 Describe how trade between Hawaii and other countries is affected by regulations.</p>	

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7		<p>between forms as appropriate; and assess the reasonableness of answers using mental computation and estimation strategies. For example: If a woman making \$25 an hour gets a 10% raise, she will make an additional $\frac{1}{10}$ of her salary an hour, or \$2.50, for a new salary of \$27.50. If you want to place a towel bar $9\frac{3}{4}$ inches long in the center of a door that is $27\frac{1}{2}$ inches wide, you will need to place the bar about 9 inches from each edge; this estimate can be used as a check on the exact computation.</p> <p>7.EE.4 Use variables to represent quantities in a real-world or mathematical problem, and construct simple equations and inequalities to solve problems by reasoning about the quantities.</p>			

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7		<p>a. Solve word problems leading to equations of the form $px + q = r$ and $p(x + q) = r$, where p, q, and r are specific rational numbers. Solve equations of these forms fluently. Compare an algebraic solution to an arithmetic solution, identifying the sequence of the operations used in each approach. For example, the perimeter of a rectangle is 54 cm. Its length is 6 cm. What is its width?</p> <p>b. Solve word problems leading to inequalities of the form $px + q > r$ or $px + q < r$, where p, q, and r are specific rational numbers. Graph the solution set of the inequality and interpret it in the context of the problem. For example: As a salesperson, you are paid \$50 per week plus \$3 per sale. This week you want your pay to be</p>			

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7		at least \$100. Write an inequality for the number of sales you need to make, and describe the solutions.			
8	<p>8.RI.7 Evaluate the advantages and disadvantages of using different mediums (e.g., print or digital text, video, multimedia) to present a particular topic or idea.</p> <p>8.RI.10 By the end of the year, read and comprehend literary nonfiction at the high end of the grades 6-8 text complexity band independently and proficiently.</p>	<p>8.F.4 Construct a function to model a linear relationship between two quantities. Determine the rate of change and initial value of the function from a description of a relationship or from two (x, y) values, including reading these from a table or from a graph. Interpret the rate of change and initial value of a linear function in terms of the situation it models, and in terms of its graph or a table of values.</p> <p>8.F.5 Describe qualitatively the functional relationship between two quantities by analyzing a graph (e.g., where the function is increasing or</p>	<p>CTE.7-8.2.2 Develop a preliminary individual education and career plan.</p> <p>CTE 7-8.2.3 Analyze the relationship between personal characteristics, interests, abilities, and skills and achieving personal and career goals.</p>	<p>SS.8.8.1 Explain productivity in terms of output per worker, hour, machine, or unit of land, and its effects on standards of living in 18th and/or 19th century America.</p> <p>SS.8.8.2 Describe the factors that influence production and consumption decisions in a market system.</p>	

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8		decreasing, linear or nonlinear). Sketch a graph that exhibits the qualitative features of a function that has been described verbally.			
9	<p>9-10.RI.7 Analyze various accounts of a subject told in different mediums (e.g., a person’s life story in both print and multimedia), determining which details are emphasized in each account.</p> <p>9-10.RI.10 By the end of grade 9, read and comprehend literary nonfiction in the grades 9-10 text complexity band proficiently, with scaffolding as needed at the high end of the range. By the end of grade 10, read and comprehend literary nonfiction at the high end of the grades 9-10</p>	<p>N.Q.2 Define appropriate quantities for the purpose of descriptive modeling.</p> <p>A.SSE.1 Interpret expressions that represent a quantity in terms of its context.*</p> <p>a. Interpret parts of an expression, such as terms, factors, and coefficients.</p> <p>b. Interpret complicated expressions by viewing one or more of their parts as a single entity. For example, interpret $P(1+r)^n$ as the product of P and a factor not depending on P.</p> <p>A.CED.1 Create equations and inequalities in one variable and use them to solve problems. Include</p>	<p>CTE.9-12.2.8 Assess the compensation, lifestyle, and other benefits associated with careers of interest.</p>	<p>Modern History of Hawaii</p> <p>SS.9MHH.1.1 Describe the multiple social, political, and economic causes and effects of change in modern Hawaii.</p> <p>SS.9MHH.3.9 Analyze significant contemporary issues that influence present day Hawaii, such as the Hawaiian Renaissance, the sovereignty movement, current land issues, and the influx of new immigrant groups.</p> <p>SS.9PD.8.2 Explain how people, individually and collectively, participate in the U.S. economy.</p>	<p>HS-ETS1-1 Analyze a major global challenge to specify qualitative and quantitative criteria and constraints for solutions that account for societal needs and wants.</p> <p>HS-ETS1-2 Design a solution to a complex real-world problem by breaking it down into smaller, more manageable problems that can be solved through engineering.</p> <p>HS-ETS1-3 Evaluate a solution to a complex real-world problem based on prioritized criteria and trade-offs that account for a range of constraints, including cost, safety, reliability, and</p>

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9	text complexity band independently and proficiently.	<p>equations arising from linear and quadratic functions, and simple rational and exponential functions.*</p> <p>A.CED.2 Create equations in two or more variables to represent relationships between quantities; graph equations on coordinate axes with labels and scales.*</p>			<p>aesthetics as well as possible social, cultural, and environmental impacts.</p> <p>Science and Engineering Practices: Analyzing and Interpreting Data, Using Mathematics and Computational Thinking, Obtaining, Evaluating, and Communicating Information.</p>
10	<p>9-10.RI.7 Analyze various accounts of a subject told in different mediums (e.g., a person's life story in both print and multimedia), determining which details are emphasized in each account.</p> <p>9-10.RI.10 By the end of grade 9, read and comprehend literary nonfiction in the grades 9-10 text complexity band proficiently, with</p>		<p>CTE.9-12.2.8 Assess the compensation, lifestyle, and other benefits associated with careers of interest.</p>	<p>U.S. History SS.10.3.32 Explain how the administrations from Reagan to the current president dealt with major domestic issues.</p> <p>SS.10.8.1 Explain the characteristics of the different market structures (i.e. monopoly, oligopoly, monopolistic competition, and pure competition) and their influence on product differentiation, price, barriers for entry, and</p>	

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10	scaffolding as needed at the high end of the range. By the end of grade 10, read and comprehend literary nonfiction at the high end of the grades 9-10 text complexity band independently and proficiently.			market efficiency in a competitive marketplace. SS.10.8.2 Describe the function and responsibilities of the Federal Reserve System in setting and carrying out the nation's monetary policy. SS.10.8.3 Explain the purpose and/or role of government programs and policies, including unemployment, minimum wage, and Social Security, and their effect on the nation's economy.	
11	11-12.RI.7 Integrate and evaluate multiple sources of information presented in different media or formats (e.g., visually, quantitatively) as well as in words in order to address a question or solve a problem. 11-12.RI.10 By the end of grade 11, read and	A.SSE.3 Choose and produce an equivalent form of an expression to reveal and explain properties of the quantity represented by the expression. a. Factor a quadratic expression to reveal the zeros of the function it defines. b. Complete the square in a quadratic expression	CTE.9-12.2.8 Assess the compensation, lifestyle, and other benefits associated with careers of interest.	World History SS.11.8.3 Describe how the determinants of demand (i.e., income, substitutes, complements, number of buyers, tastes, expectations) affect the price and availability of goods and services. SS.11.8.4 Describe how the determinants of supply	

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11	<p>comprehend literary nonfiction in the grades 11 CCR text complexity band proficiently, with scaffolding as needed at the high end of the range. By the end of grade 12, read and comprehend literary nonfiction at the high end of the grades 11 CCR text complexity band independently and proficiently.</p>	<p>to reveal the maximum or minimum value of the function it defines. c. Use the properties of exponents to transform expressions for exponential functions. For example the expression 1.15^t can be rewritten as $[1.15^{(1/12)}]^{(12t)}$? $1.012^{(12t)}$ to reveal the approximate equivalent monthly interest rate if the annual rate is 15%. F.IF.4 For a function that models a relationship between two quantities, interpret key features of graphs and tables in terms of the quantities, and sketch graphs showing key features given a verbal description of the relationship. Key features include: intercepts; intervals where the function is increasing, decreasing, positive, or negative; relative maximums and</p>		<p>(i.e., price and availability of inputs, technology, government regulation, number of sellers) affect the price and availability of goods and services.</p>	

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11		minimums; symmetries; end behavior; and periodicity.* F.LE.5 Interpret the parameters in a linear, quadratic, or exponential function in terms of a context.*			
12	11-12.RI.7 Integrate and evaluate multiple sources of information presented in different media or formats (e.g., visually, quantitatively) as well as in words in order to address a question or solve a problem. 11-12.RI.10 By the end of grade 11, read and comprehend literary nonfiction in the grades 11 CCR text complexity band proficiently, with scaffolding as needed at the high end of the range. By the end of grade 12, read and comprehend literary		CTE.9-12.2.8 Assess the compensation, lifestyle, and other benefits associated with careers of interest.	Economics SS.12E.4.1 Analyze the types of personal economic decisions and choices that individuals make (e.g., determining how to budget money; long-term financial goals and plans related to income, saving, and spending; utilizing loans and credit cards; considering investment options). SS.12E.4.2 Identify how economic reasoning is used to make to make personal decisions (e.g., purchasing a car; deciding on a college, career choices).	

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12	nonfiction at the high end of the grades 11 CCR text complexity band independently and proficiently.				