

Pennsylvania Career Education and Work, Economics, Family and Consumer Sciences, and Personal Finance Standards Recommendations of the Content Committees

Report to the Pennsylvania State Board of
Education

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Introduction

In September 2022, the Pennsylvania State Board of Education (SBE) directed the Pennsylvania Department of Education (PDE) to begin the process of recommending updates to the Pennsylvania Career Education and Work (CEW), Economics (ECON), and Family and Consumer Sciences (FCS) standards to align them with current research, best practices, and concepts in personal finance. Currently, the SBE regulations in Chapter 4 include the three sets of standards. CEW standards were adopted in 2006, and the FCS and ECON standards were adopted in 2003.

PDE contracted with American Institutes for Research (AIR) to engage a committee to create a set of recommendations. Phase 1 of this process included examining existing Pennsylvania standards in CEW, ECON, and FCS; reviewing the research-base; and presenting findings to inform the standards revision. Three content committees of K–12 teachers and leaders, community leaders, and higher education faculty were then selected to engage in a consensus process intended to connect research, national and state trends, and expertise related to these subject areas. These committees met five times virtually and created six recommendations. The two primary recommendations were to (a) review and revise the current standards utilizing national standards and employability skills and (b) consider drafting a new set of standards in Chapter 4 for Personal Finance. The committees also recommended that the standards in each content area be developed in grade bands. The full set of recommendations are found in Appendix A.

Based on these recommendations, PDE, together with AIR, developed a timeline and process to engage the three content committees and an additional committee for personal finance in developing a draft document with separate standards in CEW, ECON, FCS, and Personal Finance to deliver to the SBE in July 2023 as Phase 2 of the work. The plan included reviewing the state’s current standards or model curriculum, comparing them with national standards or frameworks and other exemplary state standards, outlining the various components that must be addressed when updating the standards, and starting to review and revise the standards recommendations according to four grade bands: K–2, 3–5, 6–8, and 9–12. This reflects the initial phases of a broader process that will include input from the public on this draft, reviewing connections across the four sets of standards to create a cohesive package, and the regulatory review by the SBE and other state policy makers.

The following sections outline the current content standards, the recommendations related to the content in Phase 1, specific standards and other resources reviewed in Phase 2, and a proposal to reorganize the standards in the four content areas.

Career Education and Work

The current Academic Standards for Career Education and Work (at 22 Pa. Code, Chapter 4, Appendix E, effective July 8, 2006) state that “Pennsylvania’s economic future depends on having a well-educated and skilled workforce. No student should leave secondary education without a solid foundation in Career Education and Work. It is the rapidly changing workplace and the demand for continuous learning and innovation on the part of the workers that drive the need to establish academic standards in Career Education and Work.” The current standards comprise four strands: 13.1 Career Awareness and Preparation, 13.2 Career Acquisition (Getting a Job), 13.3 Career Retention and Advancement, and 13.4 Entrepreneurship. The standards are listed at Grades 3, 5, 8, and 11.

Recommendation From Phase 1

The committee recommended that the CEW standards go through a revision process, as they are outdated and reflect “in-theory” outcomes. The committee also stated that the revised standards should better align with national standards such as the National Business Education Association’s National Standards for Business Education and should incorporate evolving employability skills outcomes.

Resources Used

Committee members reviewed the following documents to identify the strengths of and gaps in the current Pennsylvania CEW standards:

- National Business Education Association’s National Standards for Business Education
- North Dakota Career Development Content Standards
- Nebraska Standards for Career Readiness
- Nevada State Board for Career and Technical Education’s Employability Skills for Career Readiness Standards

From this review, committee members developed multiple groupings of strengths present in the resources. Groupings were then collected into themes that would become the basis of a revised strand structure for the Pennsylvania CEW standards.

Organization of and Introduction to Revision

The committee reorganized the CEW standards into four new strands. The new strand topics were formed by combining the current strands as well as developing new standards within the new strands to reflect components of national and state standards. As referenced in the Phase 1 recommendations, employability skills were prioritized in the restructuring and became a new strand. The current Entrepreneurship standards were revised, and its strand sections were folded into the relevant new strands.

Current strands	Proposed strands
Career Awareness and Preparation	Career Awareness and Exploration
Career Acquisition (Getting a Job)	Employability Skills
Career Retention and Advancement	Personal Interests and Career Planning
Entrepreneurship	Growth and Advancement

After reorganizing the existing CEW standards into four new proposed strands, committee members reviewed each existing CEW standard; placed each standard in the appropriate new strand; edited for rigor, focus, and clarity; and checked for horizontal and vertical coherence. Particular attention was devoted to proposing standard language reflective of current trends in career education and work and removing dated references to ensure standards remain applicable for years to come. When a new standard was proposed, committee members noted their justifications, including any references to existing national and state standards. Finally, certain standards were also shortened for greater accessibility, and lists of examples were removed, with the committee recommending a supplemental appendix of information for implementation in the classroom.

Economics

The current Academic Standards for Economics (at 22 Pa. Code, Chapter 4, Appendix C, effective January 11, 2003) cover the “study of how individuals and societies choose to use resources to produce, distribute and consume goods and services. Knowledge of how economies work, economic reasoning and basic economic concepts, economic decision-making, economic systems, the Commonwealth and the United States economy and international trade.” The current standards include five strands: 6.1 Economic Systems, 6.2 Markets and the Functions of Governments, 6.3 Scarcity and Choice, 6.4 Economic Interdependence, and 6.5 Work and Earnings. The standards are listed at Grades 3, 6, 9, and 12.

Recommendation From Phase 1

The committee recommended that the ECON standards go through a revision process, as they are outdated and reflect “in-theory” outcomes. The committee also stated that the revision of the standards should utilize the Voluntary National Content Standards in Economics as a content model because the latter are updated frequently and have been reviewed by experts across the country.

Resources Used

Committee members reviewed the following documents to identify the strengths of and gaps in the current Pennsylvania ECON standards:

- Voluntary National Content Standards in Economics
- Delaware K–12 Economic Standards (2018)
- Indiana K–12 Economic Standards (2020)
- Minnesota K–12 Economic Strand of Social Studies Standards (2022)

From this review, committee members developed multiple groupings of strengths present in the resources. Groupings were then collected into themes that would become the basis of a revised strand structure for the Pennsylvania ECON standards.

Organization of and Introduction to Revision

The committee identified four new strands. The new strand topics were formed by combining the current strands and developing new standards to reflect components of both national and exemplary state standards.

Current strands	Proposed strands
Economic Systems	Fundamentals of Economics
Markets and the Functions of Governments	Microeconomics
Scarcity and Choice	Macroeconomics
Economic Interdependence	Money and Financial Institutions
Work and Earnings	

After defining the four newly proposed ECON strands, committee members reviewed each existing standard; placed each standard into the appropriate new strand; edited for rigor, focus, and clarity; and checked for horizontal and vertical coherence. Particular attention was devoted to proposing standard language reflective of current trends in economics and connecting economics concepts across grade levels. When a new standard was proposed, committee

members noted their justifications, including any references to existing national or state standards. Finally, certain standards, particularly at the lower grade levels, were adapted for greater accessibility, and lists of examples were removed in many areas, with the committee recommending a supplemental appendix of information for implementation.

Family and Consumer Sciences

The current Academic Standards for Family and Consumer Sciences (at 22 Pa. Code, Chapter 4, Appendix D, effective January 11, 2003) identify “understanding the role of consumers as a foundation for managing available resources to provide for personal and family needs and to provide basic knowledge of child health and childcare skills.” The current standards include four areas or strands: (a) Financial and Resource Management; (b) Balancing Family, Work, and Community Responsibility; (c) Food Science and Nutrition; and (d) Child Development across four grade levels (Grades 3, 6, 9, and 12).

Recommendation From Phase 1

The committee recommended that the FCS standards should be revised and updated to reflect national standards across four grade bands (K–2, 3–5, 6–8, and 9–12). The committee also recommended that the national standards, Family and Consumer Sciences National Standards 3.0 from the National Association of State Administrators of Family and Consumer Sciences (NASAFACS) and the Family, Career and Community Leaders of America (FCCLA) national standards should be used as a model for revising PA’s FCS standards. Additional recommendations from the committee included incorporating employability skill outcomes in the standards.

Resources Used

Committee members reviewed the following documents to identify the strengths and gaps of current Pennsylvania FCS standards.

- Family and Consumer Sciences National Standards 3.0 from the NASAFACS
- FCCLA national standards
- 2014/2016 Pennsylvania Learning Standards for Early Childhood
- Wisconsin and New Hampshire state standards

Organization of and Introduction to Revision

The committee identified six new strands. The new strand topics were formed by combining the current strands and standards as well as developing new standards within the new strands to reflect the national standards.

Current strands	Proposed strands
Food Science and Nutrition	Food Science and Nutrition
Financial and Resource Management	Physical Resource Management
Child Development	Human Development, Family, and Relationships
Balancing Family, Work, and Community Responsibility	Education and Early Childhood Development
	Personal Finance and Consumer Skills
	Career, Community, and Family Connections

The language used in revising or proposing new standards mirrored the FCCLA and the Family and Consumer Sciences National Standards 3.0 national standard formats. Often, the committee revised the language of a standard for clarity but did not change its overarching purpose. The new standards developed for K–2 were informed by the Pennsylvania Learning Standards for Early Childhood. As committee members reviewed, revised, or proposed new standards, they checked for vertical and horizontal coherence and would reference the Wisconsin and New Hampshire standards to inform the alignment processes. Each strand added a career-focused standard to each strand in Grades 6–8 and 9–12. This was to ensure that evolving employability skill outcomes are incorporated into revised FCS standards.

Personal Finance

Currently, personal finance is an area that has been gaining greater attention nationally due to the skills and knowledge that are critical if students are to be successful after leaving high school. In the committee’s initial review of the current standards in other content areas leading to the recommendations, they found that while personal finance content was embedded in various content areas at different grade levels, there was neither alignment nor consistency in the teaching of this content.

Recommendation From Phase 1

The committee recommended that academic standards for personal finance should be added to Chapter 4, to guide instruction in “understanding the process of planning and managing personal financial activities such as income generation, spending, saving, investing, and risk protection. Developing knowledge of personal finance foundations, income, spending, saving, and investing, risk and insurance, and credit.” One recommendation for developing these new personal finance standards was to review other states’ standards as well as the National Jump\$tart standards.

Resources Used

Committee members reviewed five state and national documents to develop the new standards, including the following:

- Pennsylvania Personal Finance Instructional Framework
- National Jump\$tart Standards
- Wisconsin Standards for Personal Finance
- Washington Standards for Personal Finance
- Delaware Standards for Personal Finance

Organization of and Introduction to Revision

The committee began reviewing the current state of personal finance in Pennsylvania through the instructional framework, noting strengths and areas to attend to regarding content rigor, coherence, specificity, and assessability. The next step was reviewing each of the state standards and the national standards and identifying their strengths. The committee then organized the various concepts and created an outline of the “strands” or big ideas of personal finance. Finally, using the various documents, guidance on writing standards, and professional experience, the committee drafted new standards.

The new Personal Finance standards are organized into six strands: Personal Finance Fundamentals, Income, Spending, Saving and Investing, Risk and Insurance, and Credit.

The following five appendices contain the Phase 1 committee recommendations (Appendix A); the revised standards for CEW, ECON, and FCS (Appendices B–D); and new Personal Finance standards (Appendix E).

Appendix A. Phase 1 Committee Recommendations to the Pennsylvania State Board of Education and Pennsylvania Department of Education for the Review of Standards

Overview: The primary audience for this document is the Pennsylvania State Board of Education. The document serves as a starting point for future draft recommended standards in Economics (ECON), Family and Consumer Sciences (FCS), Career Education and Work (CEW), and Personal Financial Literacy. This document presents six recommendations that the committees drafted during their meetings. A justification statement accompanies each recommendation. The justification statement is based on consensus discussions during the meetings. In addition to the justification, additional evidence is provided that is supported by research or committee input statements. The overall structure of the input statements is presented to reflect the progression of the conversations related to each recommendation. The committee input statements are the comments made by the committee members as taken by the recorders.

Recommendation	Justification	Evidence
<p>(1) The state board should identify the key elements and core concepts as standards for Personal Financial Literacy (PFL) and identify where those concepts of PFL could be included in each content area (Career, Education, and Work [CEW], Economics [ECON], and Family Consumer Sciences [FCS]) as a part of the revision process. The committee felt that required stand-alone personal financial literacy standards would be best.</p>	<p>Personal Financial Literacy (PFL) is currently embedded throughout the content standards of Career, Education, and Work (CEW); Economics (ECON); and Family Consumer Sciences (FCS) at different grade levels. Without alignment across these subjects or a separate set of standards, students are not being exposed to PFL concepts in a routine and consistent manner.</p> <p>PFL is a key aspect of preparing students for meaningful engagement in postsecondary education, workforce training, and career pathways and as responsible, involved citizens. For this reason, a separate stand-alone set of PFL standards should be created. PFL should also be included as a graduation requirement, with some flexibility in completing the requirement.</p> <p>PFL should be covered in every district as part of the curriculum so it does not become the ad hoc responsibility of one or two individuals.</p>	<p>Committee input statements:</p> <ul style="list-style-type: none"> • “Some components of financial literacy [can] be taught via FCS, CEW, Econ, etc. but they are, in some instances, distinct from those content areas and should not be seen as interchangeable.” • “Placing the financial curriculum where it makes real life sense for each area and mitigating against duplication are key.” • “General Financial Literacy should be included in these content areas, but I think that Financial Literacy should have its own set of standards.” • “Financial Literacy is its own set of learning standards and should be treated as such. If everyone owns them, then no one owns them.” • “I am not opposed to incorporating financial literacy into the various content areas but feel this needs to be done carefully in order to (1) respect the current content of each area and (2) give financial literacy the importance it deserves. Personally, I would make financial literacy standards separate.”

Recommendation	Justification	Evidence
		<p style="text-align: center;">Additional evidence:</p> <p><i>Examples from the current Pennsylvania (PA) CEW standards where concepts overlap with PFL:</i></p> <ul style="list-style-type: none"> 13.3 Career Retention and Advancement <ul style="list-style-type: none"> D. Explain budgeting (Grade 5). 13.1 Career Awareness and Preparation <ul style="list-style-type: none"> G. Create an individualized career plan, including but not limited to career goals, individual interests and abilities, training/education requirements, and financing (Grade 8). <p><i>Examples from the current PA ECON standards where concepts overlap with PFL:</i></p> <ul style="list-style-type: none"> 6.5 Work and Earnings <ul style="list-style-type: none"> G. Define savings and explain why people save (Grade 3). G. Analyze the risks and returns of various investments (stocks, savings bonds, retirement savings, savings accounts) (Grade 12). 6.3 Scarcity and Choice <ul style="list-style-type: none"> A. Explain how scarcity influences choices and behaviors (personal decision-making) (Grade 6). <p><i>Examples from the current PA FCS standards where concepts overlap with PFL:</i></p> <ul style="list-style-type: none"> 11.1 Financial and Resource Management <ul style="list-style-type: none"> A. Identify money denominations, services, and material resources available as trade-offs within the home, school, and community (Grade 3). B. Explain the responsibilities associated with managing personal finances (e.g., savings, checking, credit, noncash systems, investments, insurance) (Grade 9). <p>National standards that could serve as model for a stand-alone set of PFL standards:</p> <p style="text-align: center;"><u>National Standards for Personal Financial Education</u>—Council for Economic Education and JumpStart</p>

Recommendation	Justification	Evidence
<p>(2) The CEW, FCS, and ECON standards should each go through revision processes.</p>	<p>The current standards are outdated and reflect “in-theory” outcomes. CEW standards were last revised in 2006, and FCS and ECON standards were most recently revised in 2003. Revisions of these standards will lead to more practical and user-friendly skill-based outcomes such as</p> <ul style="list-style-type: none"> • Students will know ... • The students will use this knowledge to ... <p>Each of the three sets of standards require better alignment with national standards in the three content areas.</p>	<p>Committee input statements:</p> <ul style="list-style-type: none"> • “The structure of our [current] standards is cumbersome. An updated structure should be less cumbersome.” • “Some [current] standards are not developmentally appropriate at each grade level. Standards need to be relevant for elementary, middle school, and high school.” • “Standards should be revisited more frequently. Not looking at FCS for example for 20 years creates major gaps in skills necessary for a 21st century workplace.” • “There are recent economics documents [for example] available at the national level, but these documents have not been incorporated into Pennsylvania standards. Different content areas will have different updates, but we need to go through and update them. This may involve seeking out the advice of experts.” <p>Additional evidence:</p> <p>National standards that could serve as models for this work include</p> <ul style="list-style-type: none"> • CEW: National Standards for Business Education (pp. 25–36 and 101–116)—<i>National Business Education Association (NBEA)</i> • ECON: Voluntary National Content Standards in Economics—<i>Council for Economic Education (CEE)</i> • FCS: Family and Consumer Sciences National Standards 3.0—<i>National Association of State Administrators of Family and Consumer Sciences (NASAFACS)</i>

Recommendation	Justification	Evidence
<p>(3) Standards for all content areas should be written in 3 grade bands (K–5, 6–8, 9–12). Consistency with other content areas is important, so would be comfortable with four grade bands. Regarding content areas, it may be decided during the revision process whether all standards will be represented within all grade bands.</p>	<p>Grade bands give flexibility to local districts to determine how to best meet each standard and when to include particular courses. Grade bands also allow for flexibility in meeting the needs of individual students.</p> <p>Grade bands are currently used inconsistently in Pennsylvania, but they are used very frequently in national standards as well as by other states when revising existing standards.</p> <p>Using grade bands allows standards to be excluded at certain levels for developmental appropriateness. For example, interest rates are not included in the elementary-level economics national standards.</p>	<p>Committee input statements:</p> <ul style="list-style-type: none"> • “By keeping grade bands available for these areas, it allows leverage for teachers to decide where content is best suited for their students.” • “I definitely feel that we should do away with the idea that ‘every standard must be included at every grade.’” • “Bands would be much more effective in my content area, as I teach all levels.” <p>Additional evidence:</p> <ul style="list-style-type: none"> • Other states are using grade bands based on the national standards when revising their standards: <ul style="list-style-type: none"> – PFL: Delaware (2018) – FCS: New Hampshire (2022) – PFL: Vermont (2018) • As part of a poll conducted at the final committee meeting, a majority of the committee (75%) supported using a three-grade-band structure (K–5, 6–8, 9–12), while the rest (25%) supported having four grade bands (K–2, 3–5, 6–8, 9–12).

Recommendation	Justification	Evidence
<p>(4) CEW and FCS standards should incorporate evolving employability skill outcomes into their revisions.</p>	<p>Employability skills would serve all high school students well by providing practical transferrable skills needed for their future success.</p> <p>There is a large amount of policy work that has gone into articulating employability and career skills through the Career Ready PA platform. Including the skill outcomes within revised CEW and FCS standards would provide an opportunity to showcase and consolidate the extensive research that has been done on this topic.</p>	<p style="text-align: center;">Committee input statements:</p> <ul style="list-style-type: none"> • “We often hear from employers that soft skills and employability are important - regardless of if a child enters the workforce after high school or goes on to a doctoral degree.” • “Modern workforce tools like Slack and Discord should be used in project work to simulate the real world.” • “There should be an element of employer expectations regarding roles for which the student(s) aspire to work. Have the students considered the entry level wages for the role and what skills are needed for this. Have they considered the most in-demand career fields for the areas they wish to pursue employment in, locally or in other areas.” • “Changes are necessary. Relevant skills and employability must include some degree of flexibility to adapt to changing workforce needs. One recommendation on how best to complete this process would be a ‘young professional’ committee (20–30-year-olds).” • “The traditional view of career progression as a linear path is becoming increasingly outdated. In light of this, the review of the Career Education and Work (CEW) standards should prioritize identifying the key skills necessary for fostering Career Awareness in K–5, facilitating Career Exploration in 6-8, and enabling Career Applications (acquisition & advancement) in 9–12.” <p style="text-align: center;">Additional evidence:</p> <ul style="list-style-type: none"> • Career Ready PA <ul style="list-style-type: none"> – Career Ready Skills • Future Ready PA Index
<p>(5) In revising the Pennsylvania ECON standards, the Voluntary National Content Standards in Economics should be utilized as a content model for the revision.</p>	<p>The Voluntary National Content Standards in Economics should serve as a content model for updating the current Pennsylvania ECON standards because they are updated frequently and have been reviewed by experts across the country.</p> <p>Ideas from the national standards that could be incorporated into the Pennsylvania’s standards include</p> <ul style="list-style-type: none"> • condensing standards to 20 (or fewer) specific areas, • ensuring developmentally appropriate grade-band content, and • using clear and concise language without extra jargon. 	<p style="text-align: center;">Committee input statements:</p> <ul style="list-style-type: none"> • “Use the national standards as a reference but make improvements where needed. For example, include a discussion of intellectual property. Give credit to others beyond just entrepreneurs as owners in that discussion.” • “We need to look towards our individual national organizations for guidance and pre-existing research to guide our efforts across the board.” • “The national standards are excellent. “ <p style="text-align: center;">Additional evidence:</p> <ul style="list-style-type: none"> • Voluntary National Content Standards in Economics (CEE)

Recommendation	Justification	Evidence
<p>(6) In revising FCS standards, the American Association of Family and Consumer Sciences (AAFCS) and Family, Career and Community Leaders of America (FCCLA) national standards should be referenced as models in carrying out the revision.</p>	<p>The FCS standards should be expanded to reflect national, NASAFACS, and/or FCCLA formats. When revising the Pennsylvania FCS standards, things to consider include the following:</p> <ul style="list-style-type: none"> • The language used in the standards should mirror national and FCCLA formats. • FCS content should be emphasized at the secondary level. • During revision of the Pennsylvania FCS standards, use the national standards as models should not be overly specific. 	<p>Committee input statements:</p> <ul style="list-style-type: none"> • “The National standards have good content, but if it is a requirement some schools might have a difficult time trying to meet all the standards. The National standards should be used as reference but not completely used.” <p>Additional evidence:</p> <p>Techniques, April 2019 article (p. 16)—FCS Framework</p> <ul style="list-style-type: none"> • “Increase consistency in how FCS is implemented from state to state.” • “Support CTE decision-makers in developing CTE programs of study.” • “Promote high-quality FCS programs of study.” • “Improve professional development offerings in FCS teachers.” • “Provide targeted resources to students, teachers, and administrators.” <p>National standards: FCCLA and NASAFACS</p>

Appendix B. Career Education and Work Standards

Current code	Current PA academic standard	Updated strand	Updated grade band	No change to current Standard	Technical/clarifying edit	Proposed amendment to current standard	New proposed standard
Career Awareness and Preparation							
13.1.3.A	Recognize that individuals have unique interests.					Recognize that individuals have unique interests. (REMOVE)	
13.1.3.B	Identify current personal interests.	Personal Interests & Career Planning	K–2	X			
13.1.3.C	Recognize that the roles of individuals at home, in the workplace, and in the community are constantly changing.					Recognize that the roles of individuals at home, in the workplace, and in the community are constantly changing. (REMOVE)	
13.1.3.D	Identify the range of jobs available in the community.					Identify the range of jobs available in the community. (REMOVE)	
		Career Awareness & Exploration	K–2				Describe what a job is and the reasons people may have jobs.
13.1.3.E	Describe the work done by school personnel and other individuals in the community.	Career Awareness & Exploration	K–2		Describe the work done by school personnel and other individuals in the community.		
13.1.3.F	Explore how people prepare for careers.	Career Awareness & Exploration	K–2	Cell left intentionally blank	Identify that there are different ways to prepare for careers.		
		Career Awareness & Exploration	K–2				Describe how to be fair at school.

Current code	Current PA academic standard	Updated strand	Updated grade band	No change to current Standard	Technical/clarifying edit	Proposed amendment to current standard	New proposed standard
13.1.3.G	Explain why education and training plans are important to careers.					Explain why education and training plans are important to careers. (REMOVE)	
13.1.3.H	Explain how workers in their careers use what is learned in the classroom.	Personal Interests & Career Planning	K–2	X			
13.1.5.A	Describe the impact of individual interests and abilities on career choices.					Describe the impact of individual interests and abilities on career choices. (REMOVE)	
13.1.5.B	Describe the impact of personal interest and abilities on career choices.	Personal Interests & Career Planning	3–5	X			
13.1.5.C	Relate the impact of change to both traditional and nontraditional careers.					Relate the impact of change to both traditional and nontraditional careers. (REMOVE)	
13.1.5.D	Describe the range of career training programs in the community such as, but not limited to: <ul style="list-style-type: none"> • Two- and four-year colleges • Career and technical education programs at centers (formerly AVTS) and high schools • CareerLink • Community/recreation centers • Faith-based organizations • Local industry training centers • Military • Registered apprenticeship • Vocational rehabilitation centers • Web-based training 	Career Awareness & Exploration	3–5			Explain the benefits of participating in hands-on career awareness/preparation activities.	
		Career Awareness & Exploration	3–5				Identify the range of jobs available in the community.

Current code	Current PA academic standard	Updated strand	Updated grade band	No change to current Standard	Technical/clarifying edit	Proposed amendment to current standard	New proposed standard
13.1.5.E	Describe the factors that influence career choices, such as, but not limited to: <ul style="list-style-type: none"> • Geographic location • Job description • Salaries/benefits • Work schedule • Working conditions 	Career Awareness & Exploration	3–5		Describe external factors that influence career choices such as, but not limited to: <ul style="list-style-type: none"> • Geographic location • Salaries/benefits • Work schedule • Working conditions 		
13.1.5.F	Investigate people’s rationale for making career choices.	Career Awareness & Exploration	3–5		Investigate how people prepare for different careers.		
		Career Awareness & Exploration	3–5				Recognize and demonstrate the benefits of interacting with others in a way that is honest and fair.
13.1.5.G	Identify the components of a career plan, such as, but not limited to: <ul style="list-style-type: none"> • Beginnings of career portfolio • Career goals • Individual interests and abilities • Training/education requirements and costs 					Identify the components of a career plan, such as, but not limited to: <ul style="list-style-type: none"> • Beginnings of career portfolio • Career goals • Individual interests and abilities • Training/education requirements and costs (REMOVE)	
13.1.5.H	Connect personal interests and abilities and academic strengths to personal career options.	Personal Interests & Career Planning	3–5	X			
13.1.8.A	Relate careers to individual interests, abilities, and aptitudes.					Relate careers to individual interests, abilities, and aptitudes. (REMOVE)	

Current code	Current PA academic standard	Updated strand	Updated grade band	No change to current Standard	Technical/clarifying edit	Proposed amendment to current standard	New proposed standard
13.1.8.B	Relate careers to personal interests, abilities, and aptitudes.	Personal Interests & Career Planning	6–8	X			
13.1.8.C	Explain how both traditional and nontraditional careers offer or hinder career opportunities.					Explain how both traditional and nontraditional careers offer or hinder career opportunities. -(REMOVE)	
13.1.8.D	Explain the relationship of career training programs to employment opportunities.	Career Awareness & Exploration	6–8		Describe the school and community-based opportunities for career awareness/preparation.		
		Career Awareness & Exploration	6–8				Describe the job availability in a local, national and global job market.
13.1.8.E	Analyze the economic factors that impact employment opportunities, such as, but not limited to: <ul style="list-style-type: none"> • Competition • Geographic location • Global influences • Job growth • Job openings • Labor supply • Potential advancement • Potential earnings • Salaries/benefits • Unemployment 	Career Awareness & Exploration	6–8		Analyze external factors that impact employment opportunities, such as, but not limited to: <ul style="list-style-type: none"> • Competition • Global influences • Job growth • Job openings • Labor supply • Potential advancement • Potential earnings 		

Current code	Current PA academic standard	Updated strand	Updated grade band	No change to current Standard	Technical/clarifying edit	Proposed amendment to current standard	New proposed standard
13.1.8.F	Analyze the relationship of school subjects, extracurricular activities, and community experiences to career preparation.	Career Awareness & Exploration	6–8	X			
		Career Awareness & Exploration	6–8				Explain why labor laws are important.
13.1.8.G	Create an individualized career plan including, such as, but not limited to: <ul style="list-style-type: none"> • Assessment and continued development of career portfolio • Career goals • Cluster/pathway opportunities • Individual interests and abilities • Training/education requirements and financing 					Create an individualized career plan including, such as, but not limited to: <ul style="list-style-type: none"> • Assessment and continued development of career portfolio • Career goals • Cluster/pathway opportunities • Individual interests and abilities • Training/education requirements and financing (REMOVE)	
13.1.8.H	Choose personal electives and extra-curricular activities based upon personal career interests, abilities, and academic strengths.	Personal Interests & Career Planning	6–8	X			
13.1.11.A	Relate careers to individual interests, abilities, and aptitudes.					Relate careers to individual interests, abilities, and aptitudes. (REMOVE)	
13.1.11.B	Analyze career options based on personal interests, abilities, aptitudes, achievements, and goals.	Personal Interests & Career Planning	9–12	X			

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13.1.11.C	Analyze how the changing roles of individuals in the workplace relate to new opportunities within career choices.					Analyze how the changing roles of individuals in the workplace relate to new opportunities within career choices. -(REMOVE)	
13.1.11.D	Evaluate school-based opportunities for career awareness/preparation, such as, but not limited to: <ul style="list-style-type: none"> • Career days • Career portfolio • Community service • Cooperative education • Graduation/senior project • Internship • Job shadowing • Part-time employment • Registered apprenticeship • School-based enterprise 	Career Awareness & Exploration	9–12		Evaluate school and community-based opportunities for career awareness/ preparation.		
		Career Awareness & Exploration	9–12				Describe employment outlook organized by in-demand occupations, clusters, pathways, or other methods.
13.1.11.E	Justify the selection of a career.	Career Awareness & Exploration	9–12			Compare and contrast the viability of multiple careers using a variety of career research resources.	

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13.1.11.F	Analyze the relationship between career choices and career preparation opportunities, such as, but not limited to: <ul style="list-style-type: none"> • Associate degree • Baccalaureate degree • Certificate/licensure • Entrepreneurship • Immediate part/full-time employment • Industry training • Military training • Professional degree • Registered apprenticeship • Tech prep • Vocational rehabilitation centers 	Career Awareness & Exploration	9–12		Analyze the relationship between career choices and career preparation opportunities to choose a path.		
		Career Awareness & Exploration	9–12				Identify the rights and responsibilities of employers and employees.
13.1.11.G	Assess the implementation of the individualized career plan through the ongoing development of the career portfolio.					Assess the implementation of the individualized career plan through the ongoing development of the career portfolio. (REMOVE)	
13.1.11.H	Review personal high school plan against current personal career goals and select postsecondary opportunities based upon personal career interests.	Personal Interests & Career Planning	9–12		Develop a personal high school plan against current personal career goals and select postsecondary opportunities based upon personal career interests.		

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Career Acquisition (Getting a Job)							
13.2.3.A	Identify appropriate speaking and listening techniques used in conversation.	Employability Skills	K–2		Use context clues to identify how communication varies within different social situations in varied environments.		
13.2.3.B	Discuss resources available in researching job opportunities, such as, but not limited to: <ul style="list-style-type: none"> • Internet • Magazines • Newspapers 					Discuss resources available in researching job opportunities, such as, but not limited to: <ul style="list-style-type: none"> • Internet • Magazines • Newspapers (REMOVE) 	
13.2.3.C	Compose a personal letter.					Compose a personal letter. (REMOVE)	
13.2.3.D	Identify the importance of developing a plan for the future.					Identify the importance of developing a plan for the future. (REMOVE)	
13.2.3.E	Discuss the importance of the essential workplace skills, such as, but not limited to: <ul style="list-style-type: none"> • Dependability • Health/safety • Team building • Technology 					Discuss the importance of the essential workplace skills, such as, but not limited to: <ul style="list-style-type: none"> • Dependability • Health/safety • Team building • Technology (REMOVE) 	
13.2.5.A	Apply appropriate speaking and listening techniques used in conversation.	Employability Skills	3–5		Use context clues to determine how communication varies within different social situations in varied environments		

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13.2.5.B	Identify and review resources available in researching job opportunities, such as, but not limited to: <ul style="list-style-type: none"> • Internet • Magazines • Newspapers 	Personal Interests & Career Planning	3–5		Discuss resources available in researching job opportunities.		
13.2.5.C	Compose and compare a business and a personal letter.					Compose and compare a business and a personal letter. (REMOVE)	
13.2.5.D	Identify individualized career portfolio components, such as, but not limited to: <ul style="list-style-type: none"> • Achievements • Awards/recognitions • Career exploration results • Career plans • Community service involvement/projects • Interests/hobbies • Personal career goals • Selected schoolwork • Self inventories 					Identify individualized career portfolio components, such as, but not limited to: <ul style="list-style-type: none"> • Achievements • Awards/recognitions • Career exploration results • Career plans • Community service involvement/projects • Interests/hobbies • Personal career goals • Selected schoolwork • Self inventories (REMOVE) 	
13.2.5.E	Apply to daily activities, the essential workplace skills, such as, but not limited to: <ul style="list-style-type: none"> • Commitment • Communication • Dependability • Health/safety • Personal initiative • Scheduling/time management • Team building • Technical literacy • Technology 					Apply to daily activities, the essential workplace skills, such as, but not limited to: <ul style="list-style-type: none"> • Commitment • Communication • Dependability • Health/safety • Personal initiative • Scheduling/time management • Team building • Technical literacy • Technology (REMOVE) 	

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13.2.8.A	Identify effective speaking and listening skills used in a job interview.	Employability Skills	6–8			Develop formal communication that demonstrates professional etiquette and observes social protocols when communicating verbally, nonverbally, and in writing.	
13.2.8.B	Evaluate resources available in researching job opportunities, such as, but not limited to: <ul style="list-style-type: none"> • CareerLink • Internet (i.e., O*NET) • Networking • Newspapers • Professional associations • Resource books (that is, Occupational Outlook Handbook, PA Career Guide) 	Personal Interests & Career Planning	6–8		Evaluate a variety of methods to research jobs that align with personal interest, values, strengths, and career goals.		
13.2.8.C	Prepare a draft of career acquisition documents, such as, but not limited to: <ul style="list-style-type: none"> • Job application • Letter of appreciation following an interview • Letter of introduction • Request for letter of recommendation • Resume 					Prepare a draft of career acquisition documents, such as, but not limited to: <ul style="list-style-type: none"> • Job application • Letter of appreciation following an interview • Letter of introduction • Request for letter of recommendation • Resume (REMOVE) 	

Current code	Current PA academic standard	Updated strand	Updated grade band	No change to current Standard	Technical/clarifying edit	Proposed amendment to current standard	New proposed standard
13.2.8.D	<p>Develop an individualized career portfolio including components, such as, but not limited to:</p> <ul style="list-style-type: none"> • Achievement • Awards/recognitions • Career exploration results • Career plans • Community service involvement/projects • Interests/hobbies • Personal career goals • Selected schoolwork • Self inventories 					<p>Develop an individualized career portfolio including components, such as, but not limited to:</p> <ul style="list-style-type: none"> • Achievement • Awards/recognitions • Career exploration results • Career plans • Community service involvement/projects • Interests/hobbies • Personal career goals • Selected schoolwork • Self inventories (REMOVE) 	
13.2.8.E	<p>Explain, in the career acquisition process, the importance of the essential workplace skills/knowledge, such as, but not limited to:</p> <ul style="list-style-type: none"> • Commitment • Communication • Dependability • Health/safety • Laws and regulations (that is, Americans With Disabilities Act, child labor laws, Fair Labor Standards Act, OSHA, Material Safety Data Sheets) • Personal initiative • Self-advocacy • Scheduling/time management • Team building • Technical literacy • Technology 					<p>Explain, in the career acquisition process, the importance of the essential workplace skills/knowledge, such as, but not limited to:</p> <ul style="list-style-type: none"> • Commitment • Communication • Dependability • Health/safety • Laws and regulations (that is, Americans With Disabilities Act, child labor laws, Fair Labor Standards Act, OSHA, Material Safety Data Sheets) • Personal initiative • Self-advocacy • Scheduling/time management • Team building • Technical literacy • Technology (REMOVE) 	

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13.2.11.A	Apply effective speaking and listening skills used in a job interview	Employability Skills	9–12			Use professional etiquette and observe social protocols when communicating verbally, nonverbally, and in writing.	
13.2.11.B	Apply research skills in searching for a job: <ul style="list-style-type: none"> • CareerLink • Internet (i.e., O*NET) • Networking • Newspapers • Professional associations • Resource books (that is, Occupational Outlook Handbook, PA Career Guide) 	Personal Interests & Career Planning	9–12		Use a variety of methods to research jobs that align with personal interest, values, strengths and career goals.		
13.2.11.C	Develop and assemble, for career portfolio placement, career acquisition documents, such as, but not limited to: <ul style="list-style-type: none"> • Job application • Letter of appreciation following an interview • Letter of introduction • Postsecondary education/training applications • Request for letter of recommendation • Resume 					Develop and assemble, for career portfolio placement, career acquisition documents, such as, but not limited to: <ul style="list-style-type: none"> • Job application • Letter of appreciation following an interview • Letter of introduction • Postsecondary education/training applications • Request for letter of recommendation • Resume (REMOVE) 	
13.2.11.D	Analyze, revise, and apply an individualized career portfolio to chosen career path.					Analyze, revise, and apply an individualized career portfolio to chosen career path. (REMOVE)	

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13.2.11.E	Demonstrate, in the career acquisition process, the application of essential workplace skills/knowledge, such as, but not limited to: <ul style="list-style-type: none"> • Commitment • Communication • Dependability • Health/safety • Laws and regulations (that is, Americans With Disabilities Act, child labor laws, Fair Labor Standards Act, OSHA, Material Safety Data Sheets) • Personal initiative • Self-advocacy • Scheduling/time management • Team building • Technical literacy • Technology 					Demonstrate, in the career acquisition process, the application of essential workplace skills/knowledge, such as, but not limited to: <ul style="list-style-type: none"> • Commitment • Communication • Dependability • Health/safety • Laws and regulations (that is, Americans With Disabilities Act, child labor laws, Fair Labor Standards Act, OSHA, Material Safety Data Sheets) • Personal initiative • Self-advocacy • Scheduling/time management • Team building • Technical literacy • Technology (REMOVE) 	
Career Retention and Advancement							
13.3.3.A	Identify attitudes and work habits that contribute to success at home and school.	Growth & Advancement	K-2			Build an awareness of the importance of a positive work ethic as a means to learn and grow.	
13.3.3.B	Identify how to cooperate at both home and school.	Employability Skills	K-2	X			
13.3.3.C	Explain effective group interaction terms, such as, but not limited to: <ul style="list-style-type: none"> • Compliment • Cooperate • Encourage • Participate 					Explain effective group interaction terms, such as, but not limited to: <ul style="list-style-type: none"> • Compliment • Cooperate • Encourage • Participate (REMOVE) 	

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13.3.3.D	Explain how money is used.					Explain how money is used. (REMOVE)	
13.3.3.E	Discuss how time is used at both home and school.	Employability Skills	K-2	X			
13.3.3.F	Identify the changes in family and friend's roles at home, at school, and in the community.					Identify the changes in family and friend's roles at home, at school, and in the community. (REMOVE)	
13.3.3.G	Define and describe the importance of lifelong learning.	Growth & Advancement	K-2		Recognize the importance of improving skills and learning new ones		
		Growth & Advancement	K-2				Set and achieve a goal.
		Growth & Advancement	K-2				Communicate an original opinion.
		Employability Skills	K-2				Recognize that people have different backgrounds, experiences, and beliefs.
		Employability Skills	K-2				Identify proper Internet use and security.
13.3.5.A	Explain how student attitudes and work habits transfer from the home and school to the workplace.	Growth & Advancement	3-5			Build a positive work ethic by consistent punctuality, a willingness to take direction, perseverance through difficult tasks, and a motivation to complete a task at hand.	

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13.3.5.B	Explain the importance of working cooperatively with others at both home and school to complete a task.	Employability Skills	3–5			Identify effective group interaction strategies.	
13.3.5.C	Identify effective group interaction strategies, such as, but not limited to: <ul style="list-style-type: none"> • Building consensus • Communicating effectively • Establishing ground rules • Listening to others 					Identify effective group interaction strategies, such as, but not limited to: <ul style="list-style-type: none"> • Building consensus • Communicating effectively • Establishing ground rules • Listening to others (REMOVE)	
13.3.5.D	Explain budgeting.					Explain budgeting. (REMOVE)	
13.3.5.E	Develop a personal schedule based on activities and responsibilities at both home and school.	Employability Skills	3–5	X			
13.3.5.F	Describe the impact of role changes at home, school, and at work and how the role changes impact career advancement and retention.					Describe the impact of role changes at home, school, and at work and how the role changes impact career advancement and retention. (REMOVE)	
13.3.5.G	Describe how personal interests and abilities impact lifelong learning.	Growth & Advancement	3–5		Reflect on skill improvement and identify opportunities to build new skills.		
		Growth & Advancement	3–5				Set and achieve goals that are specific, measurable, attainable, realistic, and timely.

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		Growth & Advancement	3–5				Identify situations that may require self-advocacy such as: personal preference, values, etc.
		Employability Skills	3–5				Give and earn respect by interacting positively with people of different backgrounds, experiences, and beliefs.
		Employability Skills	3–5				Demonstrate proper Internet use and security.
13.3.8.A	Determine attitudes and work habits that support career retention and advancement.	Growth & Advancement	6–8			Demonstrate a positive work ethic by consistent punctuality, a willingness to take direction, perseverance through difficult tasks, and a motivation to complete a task at hand.	
13.3.8.B	Analyze the role of each participant’s contribution in a team setting.	Employability Skills	6–8			Practice effective group interaction strategies.	
13.3.8.C	Explain and demonstrate conflict resolution skills: <ul style="list-style-type: none"> • Constructive criticism • Group dynamics • Managing/leadership • Mediation • Negotiation • Problem solving 					Explain and demonstrate conflict resolution skills: <ul style="list-style-type: none"> • Constructive criticism • Group dynamics • Managing/leadership • Mediation • Negotiation • Problem solving (REMOVE) 	

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13.3.8.D	Analyze budgets and pay statements, such as, but not limited to: <ul style="list-style-type: none"> • Charitable contributions • Expenses • Gross pay • Net pay • Other income • Savings • Taxes 					Analyze budgets and pay statements, such as, but not limited to: <ul style="list-style-type: none"> • Charitable contributions • Expenses • Gross pay • Net pay • Other income • Savings • Taxes (REMOVE) 	
13.3.8.E	Identify and apply time management strategies as they relate to both personal and work situations.	Employability Skills	6–8		Identify and apply time and project management strategies as they relate to both personal and work situations.		
13.3.8.F	Identify characteristics of the changing workplace including Americans With Disabilities Act accommodations and explain their impact on jobs and employment.					Identify characteristics of the changing workplace including Americans With Disabilities Act accommodations and explain their impact on jobs and employment. (REMOVE)	
13.3.8.G	Identify formal and informal lifelong learning opportunities that support career retention and advancement.	Growth & Advancement	6–8		Reflect on skill improvement and identify opportunities to build new skills.		
		Growth & Advancement	6–8				Identify feedback and personal reflection to evaluate success towards completing goals and determine a next course of action.

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		Growth & Advancement	6–8				Identify factors that may inform decisions for career changes, such as loss of employment, lifestyle changes, workplace conflicts, work value changes, and job market changes.
		Employability Skills	6–8				Give and earn respect by interacting positively with people of different backgrounds, experiences, and beliefs.
		Employability Skills	6–8				Develop proficient use of technologies by using various types of technology, including but not limited to file management and software/programs.
13.3.11.A	Evaluate personal attitudes and work habits that support career retention and advancement.	Growth & Advancement	9–12			Demonstrate a positive work ethic by consistent punctuality, a willingness to take direction, and a motivation to complete a task at hand.	

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13.3.11.B	Evaluate team member roles to describe and illustrate active listening techniques: <ul style="list-style-type: none"> • Clarifying • Encouraging • Reflecting • Restating • Summarizing 	Employability Skills	9–12			Demonstrate shared responsibility for collaborative work and the value of contributions made by each team member.	
13.3.11.C	Evaluate conflict resolution skills as they relate to the workplace: <ul style="list-style-type: none"> • Constructive criticism • Group dynamics • Managing/leadership • Mediation • Negotiation • Problem solving 	Employability Skills	9–12			Evaluate conflict resolution skills as they relate to the workplace: <ul style="list-style-type: none"> • Constructive criticism • Group dynamics • Managing/leadership • Mediation • Negotiation • Problem solving (REMOVE) 	
13.3.11.D	Develop a personal budget based on career choice, such as, but not limited to: <ul style="list-style-type: none"> • Charitable contributions • Fixed/variable expenses • Gross pay • Net pay • Other income • Savings • Taxes 					Develop a personal budget based on career choice, such as, but not limited to: <ul style="list-style-type: none"> • Charitable contributions • Fixed/variable expenses • Gross pay • Net pay • Other income • Savings • Taxes (REMOVE) 	
13.3.11.E	Evaluate time management strategies and their application to both personal and work situations.	Employability Skills	9–12		Evaluate time and project management strategies and their application to both personal and work situations.		
13.3.11.F	Evaluate strategies for career retention and advancement in response to the changing global workplace.					Evaluate strategies for career retention and advancement in response to the changing global workplace. (REMOVE)	

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13.3.11.G	Evaluate the impact of lifelong learning on career retention and advancement.	Growth & Advancement	9–12		Use appropriate sources of lifelong learning to strengthen existing skills, develop new skills, and maximize career growth.		
		Growth & Advancement	9–12				Incorporate feedback and personal reflection to evaluate success towards completing goals and determine a next course of action.
		Growth & Advancement	9–12				Develop strategies for navigating career and life transitions, such as coping with loss of employment, resigning from a job, negotiating a raise or promotion, and employing transferable skills.
		Employability Skills	9–12				Engage multiple perspectives in understanding and solving complex issues.

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		Employability Skills	9–12				Use job-specific technologies to accomplish work responsibilities in a productive manner.
Entrepreneurship							
13.4.3.A	Define entrepreneurship	Career Awareness & Exploration	K–2		Define entrepreneurship and self-employment.		
13.4.3.B	Describe the character traits of successful entrepreneurs, such as, but not limited to: <ul style="list-style-type: none"> • Adaptability • Creative thinking • Ethical behavior • Leadership • Positive attitude • Risk taking 					Describe the character traits of successful entrepreneurs, such as, but not limited to: <ul style="list-style-type: none"> • Adaptability • Creative thinking • Ethical behavior • Leadership • Positive attitude • Risk taking (REMOVE) 	
		Employability Skills	K–2				Describe the traits needed to solve problems.
13.4.3.C	Describe age-appropriate entrepreneurial opportunities, such as, but not limited to: <ul style="list-style-type: none"> • Bake sale • Crafts • Lemonade stand • Pet care 	Personal Interests & Career Planning	K–2			Describe qualities of people who are helpful or successful.	
13.4.5.A	Identify the risks and rewards of entrepreneurship	Career Awareness & Exploration	3–5		Identify the risks and rewards of entrepreneurship and other self-employment opportunities.		

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13.4.5.B	Discuss the entrepreneurial character traits of historical or contemporary entrepreneurs.					Discuss the entrepreneurial character traits of historical or contemporary entrepreneurs. (REMOVE)	
		Employability Skills	3–5				Develop the traits needed to solve problems.
13.4.5.C	Discuss the steps entrepreneurs take to bring their goods or services to market, such as, but not limited to: <ul style="list-style-type: none"> • Marketing • Production • Research and development • Selection of goods and services 	Personal Interests & Career Planning	3–5			Identify personal strengths and weaknesses.	
13.4.8.A	Compare and contrast entrepreneurship to traditional employment, such as, but not limited to: <ul style="list-style-type: none"> • Benefits • Job security • Operating costs • Wages 	Career Awareness & Exploration	6–8		Compare and contrast entrepreneurship and other self-employment opportunities to other employment types.		
13.4.8.B	Evaluate how entrepreneurial character traits influence career opportunities.					Evaluate how entrepreneurial character traits influence career opportunities. (REMOVE)	
		Employability Skills	6–8				Apply critical thinking to solve real-life problems.

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13.4.8.C	Identify and describe the basic components of a business plan, such as, but not limited to: <ul style="list-style-type: none"> • Business idea • Competitive analysis • Daily operations • Finances/budget • Marketing • Productive resources (human, capital, natural) • Sales forecasting 	Personal Interests & Career Planning	6–8			Identify ways to market yourself as a job candidate.	
13.4.11.A	Analyze entrepreneurship as it relates to personal career goals and corporate opportunities.	Career Awareness & Exploration	9–12		Analyze entrepreneurship and other self-employment opportunities as they relate to personal career goals and corporate opportunities.		
13.4.11.B	Analyze entrepreneurship as it relates to personal character traits.					Analyze entrepreneurship as it relates to personal character traits. (REMOVE)	
		Employability Skills	9–12				Identify new opportunities or possibilities in existing conditions or problems.

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13.4.11.C	<p>Develop a business plan for an entrepreneurial concept of personal interest and identify available resources, such as, but not limited to:</p> <ul style="list-style-type: none"> • Community-based organizations (that is, chambers of commerce, trade/technical associations, Industrial Resource Centers) • Financial institutions • School-based career centers • Small Business Administration services (that is, SCORE, Small Business Development Centers, Entrepreneurial Development Centers) • Venture capital 	Personal Interests & Career Planning	9–12			Strategically market yourself as a job candidate.	

Appendix C. Economic Standards

Current code	Current PA academic standard	Updated strand	Updated grade band	No change to current standard	Technical/clarifying edit	Proposed amendment to current standard	New proposed standard
Economic Systems							
6.1.3.A	Describe how individuals, families, and communities with limited resources make choices.					Describe how individuals, families, and communities with limited resources make choices. (REMOVE)	
6.1.3.B	Describe alternative methods of allocating goods and services and advantages and disadvantages of each.	Fundamentals of Economics	K-2			Explain ways we can share goods and services.	
6.1.3.C	Identify local economic activities: <ul style="list-style-type: none"> • Employment • Output 					Identify local economic activities: <ul style="list-style-type: none"> • Employment • Output (REMOVE) 	
6.1.3.D	Identify examples of local businesses opening, closing, expanding, or contracting.					Identify examples of local businesses opening, closing, expanding, or contracting. (REMOVE)	
6.1.6.A	Describe and identify the characteristics of traditional, command, and market systems.	Fundamentals of Economics	6-8	X			
6.1.6.B	Explain the three basic questions that all economic systems attempt to answer: <ul style="list-style-type: none"> • What goods and services should be produced? • How will goods and services be produced? • Who will consume goods and services? 	Fundamentals of Economics	3-5		Identify the three basic questions that all economic systems attempt to answer: <ul style="list-style-type: none"> • What goods and services should be produced? • How will goods and services be produced? • Who will consume goods and services? 		

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6.1.6.C	Define measures of economic activity and relate them to the health of the economy: <ul style="list-style-type: none"> • Prices • Employment • Output 	Macro	3–5		Define unemployment, inflation, and economic growth.		
6.1.6.D	Explain the importance of expansion and contraction on individual businesses (e.g., gourmet food shops, auto repair shops, ski resorts).					Explain the importance of expansion and contraction on individual businesses (e.g., gourmet food shops, auto repair shops, ski resorts). (REMOVE)	
6.1.9.A	Analyze the similarities and differences in economic systems.					Analyze the similarities and differences in economic systems. (REMOVE)	
6.1.9.B	Explain how traditional, command, and market economies answer the basic economic questions.	Fundamentals of Economics	6–8	X			
6.1.9.C	Explain how economic indicators reflect changes in the economy. <ul style="list-style-type: none"> • Consumer Price Index (CPI) • Gross Domestic Product (GDP) • Unemployment rate 	Macro	6–8		Define macroeconomic indicators such as the Consumer Price Index (CPI), Gross Domestic Product (GDP), and unemployment rate.		
		Macro	6–8				Define fiscal policies available to the federal government.
6.1.9.D	Describe historical examples of expansion, recession and depression in the United States.	Macro	6–8	X			
6.1.12.A	Evaluate the strengths and weaknesses of traditional, command, and market economies.	Fundamentals of Economics	9–12	X			

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6.1.12.B	Analyze the impact of traditional, command, and market economies on the United States economy.	Fundamentals of Economics	9–12	X			
6.1.12.C	Assess the strength of the regional, national, and/or international economy and compare it to another time period based upon economic indicators.	Macro	9–12			Evaluate the impact of changes in macroeconomic indicators such as the Consumer Price Index (CPI), Gross Domestic Product (GDP), and unemployment rate.	
		Macro	9–12				Explain how deficit spending by the federal government increases the national debt and the impact it has on the economy.
		Macro	9–12				Identify fiscal and monetary policies that address inflation, unemployment, or economic growth.
6.1.12.D	Describe historical examples of expansion, recession, and depression internationally.	Macro	9–12		Compare current and historical examples of expansion, recession, and depression.		
Markets and the Function of Government							
6.2.3.A	Define and identify goods, services, consumers, and producers.	Micro	K–2		Define and identify goods and services.		
6.2.3.B	Identify ways local businesses compete to get consumers.	Micro	K–2		Identify ways local businesses attract customers.		
6.2.3.C	Identify and compare means of payment: <ul style="list-style-type: none"> • Barter • Money 	Money & Financial Institutions	K–2		Identify and compare means of payment (e.g., barter, money).		

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6.2.3.D	Identify groups of competing producers in the local area.					Identify groups of competing producers in the local area. (REMOVE)	
6.2.3.E	Identify who supplies a product and who demands a product.					Identify who supplies a product and who demands a product. (REMOVE)	
6.2.3.F	Define price and identify the prices of different items.	Micro	K–2	X			
6.2.3.G	Define what a tax is and identify a tax paid by most families.	Macro	K–2		Define a tax and identify examples of taxes paid by most individuals and households.		
6.2.3.H	Identify government involvement in local economic activities.					Identify government involvement in local economic activities. (REMOVE)	
6.2.3.I	Identify goods and services produced by the government (e.g., postal service, food inspection).	Macro	K–2		Define public goods and services provided by the government and private goods and services provided by firms.		
6.2.3.J	Explain the relationship between taxation and government services.					Explain the relationship between taxation and government services. (REMOVE)	
6.2.3.K	Identify forms of advertising designed to influence personal choice.					Identify forms of advertising designed to influence personal choice. (REMOVE)	
6.2.3.L	Explain why most countries create their own form of money.	Money & Financial Institutions	K–2	X			
6.2.6.A	Describe market transactions in terms of goods, services, consumers, and producers.	Micro	3–5	X			

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6.2.6.B	Describe the costs and benefits of competition to consumers in markets.	Micro	3–5		Describe the advantages and disadvantages of competition for consumers in markets.		
		Micro	3–5				Define and provide an example of a noncompetitive market.
6.2.6.C	Explain the function of money and its use in society.	Money & Financial Institutions	3–5	X			
		Money & Financial Institutions	3–5				Define an interest rate as the price of money that is borrowed or saved.
6.2.6.D	Define economic institutions (e.g., banks, labor unions).	Money & Financial Institutions	3–5		Define nongovernmental economic institutions (e.g., labor unions, non-profits, financial markets).		
6.2.6.E	Explain how the interaction of buyers and sellers determines prices and quantities exchanged.	Micro	3–5		Explain how markets determine prices by bringing together buyers and sellers.		
6.2.6.F	Describe how prices influence both buyers and sellers and explain why prices may vary for similar products.					Describe how prices influence both buyers and sellers and explain why prices may vary for similar products. (REMOVE)	
6.2.6.G	Explain how taxes affect the price of goods and services.	Macro	3–5	X			

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6.2.6.H	Describe the Pennsylvania and United States governments' roles in monitoring economic activities.	Macro	3–5		Identify measurements that state and federal governments use to monitor economic activity.		
		Macro	3–5				Identify unintended consequences of market activities that spill over to nonparticipants in the market
6.2.6.I	Identify and describe public goods.	Macro	3–5		Distinguish between public and private goods and services.		
6.2.6.J	Explain the cost and benefits of taxation.	Macro	3–5		Explain how the government pays for goods and services through taxes and borrowing.		
6.2.6.K	Explain how advertisements influence perceptions of the costs and benefits of economic decisions.					Explain how advertisements influence perceptions of the costs and benefits of economic decisions. (REMOVE)	
6.2.6.L	Explain what an exchange rate is.	Money & Financial Institutions	3–5			Explain why you have to exchange currencies to purchase goods when you visit another country.	
6.2.9.A	Explain the flow of goods, services, and resources in a mixed economy.	Micro	6–8	X			
6.2.9.B	Analyze how the number of consumers and producers affects the level of competition within a market.	Micro	6–8	X			

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		Micro	6–8				Identify historical examples of noncompetitive markets in the United States.
		Money & Financial Institutions	6–8				Identify and explain electronic forms of payment used in markets.
		Money & Financial Institutions	6–8				Explain that interest rates are determined by the forces of supply and demand for credit.
6.2.9.C	Explain the structure and purpose of the Federal Reserve System.	Money & Financial Institutions	6–8		Explain the history, structure, and purpose of the Federal Reserve System.		
6.2.9.D	Analyze the functions of economic institutions (e.g., corporations, not-for-profit institutions).	Money & Financial Institutions	6–8		Analyze nongovernmental economic institutions (e.g., labor unions, non-profits, financial markets).		
6.2.9.E	Explain the laws of supply and demand and how these affect the prices of goods and services.	Micro	6–8	X			
6.2.9.F	Analyze how competition among producers and consumers affects price, costs, product quality, service, product design, variety, and advertising.					Analyze how competition among producers and consumers affects price, costs, product quality, service, product design, variety, and advertising. (REMOVE)	

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6.2.9.G	Contrast the largest sources of tax revenue with where most tax revenue is spent in Pennsylvania.	Macro	6–8			Define the three different types of tax structures (progressive, proportional, and regressive) and different tax bases, such as income, wealth, property, etc.	
6.2.9.H	Analyze the economic roles of governments in market economies: <ul style="list-style-type: none"> • Economic growth and stability • Legal frameworks • Other economic goals (e.g., environmental protection, competition) 	Macro	6–8		Analyze the economic roles of governments in market economies in promoting growth and stability and providing legal frameworks (laws and regulations).		
		Macro	6–8				Identify mechanisms governments can use to address unintended consequences (i.e., externalities) of market activities.
6.2.9.I	Explain how government provides public goods.	Macro	6–8		Explain why the government provides public goods and services (e.g., education, infrastructure, national defense, safety and health).		
6.2.9.J	Contrast the taxation policies of the local, state and national governments in the economy.	Macro	6–8		Compare the taxation policies of local, state, and national government levels in the economy.		
6.2.9.K	Interpret how media reports can influence perceptions of the costs and benefits of decisions.					Interpret how media reports can influence perceptions of the costs and benefits of decisions. (REMOVE)	

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6.2.9.L	Explain how the price of one currency is related to the price of another currency (e.g., Japanese yen and American dollar, Canadian dollar and Mexican nuevo peso).	Money & Financial Institutions	6–8		Explain that an exchange rate is the price of one country's currency in terms of another country's currency.		
6.2.12.A	Analyze the flow of products, resources, and money in a mixed economy	Micro	9–12		Analyze the circular flow of products, resources, and money in a mixed economy.		
6.2.12.B	Evaluate the operation of noncompetitive markets.	Micro	9–12		Evaluate how consumers and producers operate in noncompetitive markets.		
		Money & Financial Institutions	9–12				Explain the ways the Federal Reserve defines the money supply (M1, M2).
		Money & Financial Institutions	9–12				Explain how changes in monetary policy affect the money supply, interest rates, and the path of economic activity, inducing changes in levels of personal and business spending.
6.2.12.C	Analyze policies designed to raise or lower interest rates and how the Federal Reserve Board influences interest rates.	Money & Financial Institutions	9–12		Analyze Federal Reserve Board policies designed to raise or lower interest rates.		

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6.2.12.D	Evaluate changes in economic institutions over time (e.g., stock markets, non-government organizations).	Money & Financial Institutions	9–12		Evaluate the role of nongovernmental economic institutions (e.g., labor unions, non-profits, financial markets).		
6.2.12.E	Predict how changes in supply and demand affect equilibrium price and quantity sold.	Micro	9–12	X			
6.2.12.F	Identify and analyze forces that can change price: <ul style="list-style-type: none"> • Government actions • Weather conditions • International events 					Identify and analyze forces that can change price: <ul style="list-style-type: none"> • Government actions • Weather conditions • International events (REMOVE)	
6.2.12.G	Evaluate types of tax systems: <ul style="list-style-type: none"> • Progressive • Proportional • Regressive 	Macro	9–12		Evaluate the impact of different tax structures and tax bases on households and firms.		
6.2.12.H	Evaluate the economic roles of governments: <ul style="list-style-type: none"> • Macroeconomics (e.g., tariffs and quotas, exchange rates, trade balance) • Microeconomics (e.g., price controls, monopolies, cartels) 	Micro	9–12		Evaluate the economic roles of governments in promoting free markets (e.g., price controls, antitrust actions).		
6.2.12.H		Macro	9–12		Evaluate the economic roles of governments in a globalized economy (e.g., trade policy, income inequality, distribution of wealth).		

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		Macro	9–12				Evaluate mechanisms governments can use to address unintended consequences (i.e., externalities) of market activities.
6.2.12.I	Evaluate government decisions to provide public goods.	Macro	9–12		Evaluate government decisions in prioritizing public goods and services.		
6.2.12.J	Evaluate the social, political, and economic changes in tax policy using cost-benefit analysis	Macro	9–12		Evaluate the social, political, and economic changes in tax policy.		
6.2.12.K	Analyze the impact of media on decision-making of consumers, producers, and policymakers.					Analyze the impact of media on decision-making of consumers, producers, and policymakers. (REMOVE)	
6.2.12.L	Analyze how policies and international events may change exchange rates.	Money & Financial Institutions	9-12			Explain that when the exchange rate between two currencies changes, the relative prices of the goods and services traded among countries using those currencies change; as a result, some groups gain, and others lose.	
Scarcity and Choice							
6.3.3.A	Define scarcity and identify limited resources.	Fundamentals of Economics	K–2			Identify limited resources.	
6.3.3.B	Identify and define wants of different people.	Fundamentals of Economics	K–2			Explain how we make choices when we cannot have everything we want.	
6.3.3.C	Identify and define natural, human, and capital resources.	Fundamentals of Economics	K–2			Identify how we use natural resources, people, and tools to make goods and services.	

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6.3.3.D	Identify costs and benefits associated with an economic decision.	Fundamentals of Economics	K–2			Identify the costs and benefits of a choice.	
6.3.3.E	Explain what is given up when making a choice.	Fundamentals of Economics	K–2	X			
6.3.3.F	Explain how self-interest influences choice.	Fundamentals of Economics	K–2	X			
6.3.6.A	Explain how scarcity influences choices and behaviors: <ul style="list-style-type: none"> • Personal decision-making • Family decision-making • Community decision-making 	Fundamentals of Economics	3–5		Define scarcity and how it impacts personal, household, and community decision-making.		
6.3.6.B	Explain how limited resources and unlimited wants cause scarcity.	Fundamentals of Economics	3–5			Describe how scarcity impacts choices to consume a good, service, or leisure activity.	
6.3.6.C	Describe the natural, human, and capital resources used to produce a specific good or service.	Fundamentals of Economics	3–5	X			
6.3.6.D	Explain the costs and benefits of an economic decision.	Fundamentals of Economics	3–5	X			
6.3.6.E	Define opportunity cost and describe the opportunity cost of a personal choice.	Fundamentals of Economics	3–5	X			
6.3.6.F	Explain how negative and positive incentives affect choices.	Fundamentals of Economics	3–5	X			
6.3.9.A	Describe ways to deal with scarcity: <ul style="list-style-type: none"> • Community • Pennsylvania • United States 	Fundamentals of Economics	6–8		Describe ways to deal with scarcity within various communities.		

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6.3.9.B	Analyze how unlimited wants and limited resources affect decision-making.	Fundamentals of Economics	6–8			Explain that scarcity is the condition of not having all the goods and services wanted because resources are limited.	
6.3.9.C	Explain how resources can be used in different ways to produce different goods and services.	Fundamentals of Economics	6–8	X			
6.3.9.D	Explain marginal analysis and decision-making.	Fundamentals of Economics	6–8			Explain how the additional cost and additional benefit of a choice affects decision-making (marginal analysis).	
6.3.9.E	Explain the opportunity cost of a public choice from different perspectives.	Fundamentals of Economics	6–8	X			
6.3.9.F	Explain how incentives affect the behaviors of workers, savers, consumers, and producers.	Fundamentals of Economics	6–8	X			
6.3.12.A	Analyze actions taken as a result of scarcity issues in the regional, national, and international economies.	Fundamentals of Economics	9–12		Define scarcity and how it impacts personal, household, and community decision-making.		
6.3.12.B	Evaluate the economic reasoning behind a choice.	Fundamentals of Economics	9–12			Analyze how choices made by individuals, firms, or government officials are constrained by available resources.	
6.3.12.C	Evaluate the allocation of resources used to produce goods and services.	Fundamentals of Economics	9–12	X			
6.3.12.D	Evaluate regional, national, or international economic decisions using marginal analysis.	Fundamentals of Economics	9–12	X			

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6.3.12.E	Analyze the opportunity cost of decisions by individuals, businesses, communities, and nations.	Fundamentals of Economics	9–12	X			
6.3.12.F	Evaluate in terms of marginal analysis how incentives influence decisions of consumers, producers, and policymakers.	Fundamentals of Economics	9–12	X			
Economic Interdependence							
6.4.3.A	Define specialization and the concept of division of labor.	Fundamentals of Economics	K–2			Describe why people divide tasks to make work easier.	
6.4.3.B	Explain why people trade.	Fundamentals of Economics	K–2	X			
6.4.3.C	Explain why goods, services, and resources come from all over the nation and the world.	Fundamentals of Economics	K–2		Explain why goods, services, and resources come from all over the country and the world.		
6.4.3.D	Identify local resources: <ul style="list-style-type: none"> • Natural (renewable, nonrenewable, and flow resources) • Human • Capital 					Identify local resources: <ul style="list-style-type: none"> • Natural (renewable, nonrenewable and flow resources) • Human • Capital (REMOVE) 	
6.4.3.E	Define specialization and identify examples of interdependence.	Fundamentals of Economics	3–5	X			
6.4.3.F	Explain why some products are produced locally while others are not.	Fundamentals of Economics	3–5	X			

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6.4.3.G	Identify local geographic patterns of economic activities: <ul style="list-style-type: none"> • Agriculture • Travel and tourism • Mining and mineral extraction • Manufacturing • Wholesale and retail • Health services 					Identify local geographic patterns of economic activities: <ul style="list-style-type: none"> • Agriculture • Travel and tourism • Mining and mineral extraction • Manufacturing • Wholesale and retail • Health services (REMOVE) 	
6.4.6.A	Explain the advantages and disadvantages of specialization and division of labor.	Fundamentals of Economics	3–5		Explain the advantages and disadvantages of specialization in labor.		
6.4.6.B	Explain how specialization leads to more trade between people and nations.	Fundamentals of Economics	3–5		Explain how specialization leads to more trade between people and countries.		
6.4.6.C	Identify and define imports, exports, inter-regional trade, and international trade.	Fundamentals of Economics	3–5		Identify and define imports, exports, and international trade.		
6.4.6.D	Explain how the location of resources, transportation and communication networks, and technology have affected Pennsylvania economic patterns. <ul style="list-style-type: none"> • Agriculture (e.g., farms) • Forestry (e.g., logging) • Mining and mineral extraction (e.g., coal fields) • Manufacturing (e.g., steel mills) • Wholesale and retail (e.g., super stores, Internet) 	Micro	3–5		Explain how the location of resources, transportation and communication networks, and technology have affected Pennsylvania economic patterns.		
6.4.6.E	Explain how specialization and trade lead to interdependence.	Fundamentals of Economics	6–8	X			
6.4.6.F	Explain how opportunity costs influence where goods and services are produced locally and regionally.	Fundamentals of Economics	6–8	X			

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6.4.6.G	Describe geographic patterns of economic activities in Pennsylvania: <ul style="list-style-type: none"> • Agriculture • Travel and tourism • Mining and mineral extraction • Manufacturing • Wholesale and retail • Health services 					Describe geographic patterns of economic activities in Pennsylvania: <ul style="list-style-type: none"> • Agriculture • Travel and tourism • Mining and mineral extraction • Manufacturing • Wholesale and retail • Health services (REMOVE) 	
6.4.9.A	Explain why specialization may lead to increased production and consumption.	Fundamentals of Economics	6–8		Describe how specialization may lead to increased production and consumption.		
6.4.9.B	Explain how trade may improve a society's standard of living.	Fundamentals of Economics	6–8	X			
6.4.9.C	Explain why governments sometimes restrict or subsidize trade.	Fundamentals of Economics	6–8		Explain why governments sometimes subsidize or restrict trade (i.e., tariffs or quotas).		
6.4.9.D	Explain how the location of resources, transportation and communication networks, and technology have affected United States economic patterns: <ul style="list-style-type: none"> • Labor markets (e.g., migrant workers) • Interstate highway system and sea and inland ports (e.g., movement of goods) • Communication technologies (e.g., facsimile transmission, satellite-based communications) 	Micro	6–8		Explain how the location of resources, transportation and communication networks, and technology have affected United States economic patterns.		

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6.4.9.E	Analyze how Pennsylvania consumers and producers participate in the global production and consumption of goods or services.					Analyze how Pennsylvania consumers and producers participate in the global production and consumption of goods or services. (REMOVE)	
6.4.9.F	Explain how opportunity cost can be used to determine the product for which a nation has a comparative advantage.					Explain how opportunity cost can be used to determine the product for which a nation has a comparative advantage. (REMOVE)	
6.4.9.G	Describe geographic patterns of economic activities in the United States: <ul style="list-style-type: none"> • Primary – extractive industries (i.e., farming, fishing, forestry, mining) • Secondary – materials processing industries (i.e., manufacturing) • Tertiary – service industries (e.g., retailing, wholesaling, finance, real estate, travel and tourism, transportation) 					Describe geographic patterns of economic activities in the United States: <ul style="list-style-type: none"> • Primary – extractive industries (i.e., farming, fishing, forestry, mining) • Secondary – materials processing industries (i.e., manufacturing) • Tertiary – service industries (e.g., retailing, wholesaling, finance, real estate, travel and tourism, transportation) (REMOVE)	
6.4.12.A	Analyze how specialization may increase the standard of living.	Fundamentals of Economics	9–12		Analyze the relationship between specialization and the standard of living.		
6.4.12.B	Analyze the relationships between trade, competition and productivity	Fundamentals of Economics	9–12	X			
6.4.12.C	Evaluate how a nation might benefit by lowering or removing trade barriers.	Fundamentals of Economics	9–12		Evaluate how a country might benefit by lowering or removing trade barriers.		

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6.4.12.D	Explain how the location of resources, transportation and communication networks, and technology have affected international economic patterns.	Micro	9–12	X			
6.4.12.E	Analyze how United States consumers and producers participate in the global production and consumption of goods or services.	Fundamentals of Economics	9–12		Analyze how consumers and producers participate in the global production and consumption of goods or services.		
6.4.12.F	Evaluate how trade is influenced by comparative advantage and opportunity costs.	Fundamentals of Economics	9–12		Explain that individuals and nations have a comparative advantage in the production of goods or services if they can produce a product at a lower opportunity cost than other individuals or nations.		
6.4.12.G	Evaluate characteristics and distribution of international economic activities: <ul style="list-style-type: none"> • Primary – extractive industries (i.e., farming, fishing, forestry, mining) • Secondary – materials processing industries (i.e., manufacturing) • Tertiary – service industries (e.g., retailing, wholesaling, finance, real estate, travel and tourism, transportation) 					Evaluate characteristics and distribution of international economic activities: <ul style="list-style-type: none"> • Primary – extractive industries (i.e., farming, fishing, forestry, mining) • Secondary – materials processing industries (i.e., manufacturing) • Tertiary – service industries (e.g., retailing, wholesaling, finance, real estate, travel and tourism, transportation) (REMOVE)	

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Work and Earnings							
6.5.3.A	Explain why people work to get goods and services.	Micro	K–2		Explain why people work to purchase goods and services.		
6.5.3.B	Identify different occupations.	Micro	K–2	X			
NEW		Micro	K–2				Define the role of businesses in the economy.
6.5.3.C	Describe businesses that provide goods and businesses that provide services.	Micro	3–5	X			
6.5.3.D	Define profit and loss.	Micro	K–2		Define profit.		
6.5.3.E	Identify examples of assets: <ul style="list-style-type: none"> • Tangible (e.g., houses, cars, jewelry) • Financial assets (e.g., stocks, bonds, savings accounts) 					Identify examples of assets: <ul style="list-style-type: none"> • Tangible (e.g., houses, cars, jewelry) • Financial assets (e.g., stocks, bonds, savings accounts) (REMOVE)	
6.5.3.F	Define entrepreneurship and identify entrepreneurs in the local community.	Micro	K–2	X			
6.5.3.G	Define saving and explain why people save.	Money & Financial Institutions	K–2		Define saving and explain why people use banks to save.		
6.5.3.H	Explain how banks bring savers and borrowers together.	Money & Financial Institutions	3–5	X			
6.5.6.A	Recognize that the availability of goods and services is the result of work by members of the society.	Micro	3–5	X			
6.5.6.B	Explain the concept of labor productivity.	Micro	3–5	X			

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6.5.6.C	Compare the number of employees at different businesses.					Compare the number of employees at different businesses. (REMOVE)	
6.5.6.D	Explain how profits and losses serve as incentives.	Micro	3–5	X			
6.5.6.E	Describe how people accumulate tangible and financial assets through income, saving, and financial investment.					Describe how people accumulate tangible and financial assets through income, saving, and financial investment. (REMOVE)	
6.5.6.F	Identify entrepreneurs in Pennsylvania: <ul style="list-style-type: none"> • Historical • Contemporary 	Micro	3–5		Identify historical and contemporary entrepreneurs in Pennsylvania.		
6.5.6.G	Identify the costs and benefits of saving: <ul style="list-style-type: none"> • Piggy banks • Savings accounts • U.S. Savings Bonds 					Identify the costs and benefits of saving: <ul style="list-style-type: none"> • Piggy banks • Savings accounts • U.S. Savings Bonds (REMOVE) 	
6.5.6.H	Describe why there is a difference between interest rates for saving and borrowing.	Money & Financial Institutions	3–5	X			
6.5.9.A	Define wages and explain how wages are determined by the supply of and demand for workers.	Micro	6–8	X			
6.5.9.B	Describe how productivity is measured and identify ways in which a person can improve his or her productivity.	Micro	6–8	X			

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6.5.9.C	Identify and explain the characteristics of the three types of businesses: <ul style="list-style-type: none"> • Sole proprietorship • Partnership • Corporation 	Micro	6–8		Identify and explain the characteristics of the three types of businesses: sole proprietorship, partnership, and corporation.		
6.5.9.D	Analyze how risks influence business decision-making.	Micro	6–8	X			
6.5.9.E	Define wealth and describe its distribution within and among the political divisions of the United States.					Define wealth and describe its distribution within and among the political divisions of the United States. (REMOVE)	
6.5.9.F	Identify leading entrepreneurs in Pennsylvania and the United States and describe the risks they took and the rewards they received.	Micro	6–8		Investigate leading entrepreneurs in Pennsylvania and the United States and describe the characteristics of successful entrepreneurship (including risks and rewards).		
6.5.9.G	Explain the differences among stocks, bonds, and mutual funds.					Explain the differences among stocks, bonds, and mutual funds. (REMOVE)	
6.5.9.H	Explain the impact of higher or lower interest rates for savers, borrowers, consumers, and producers.	Money & Financial Institutions	6–8	X			

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NEW		Money & Financial Institutions	6–8				Explain how banks and other financial institutions channel funds from savers to borrowers and investors.
6.5.12.A	Analyze the factors influencing wages: <ul style="list-style-type: none"> • Demand for goods and services produced • Labor unions • Productivity • Education/skills 	Micro	9–12		Analyze the factors influencing wages, including demand for goods and services produced, productivity of labor, labor unions, and education and skills.		
6.5.12.B	Evaluate how changes in education, incentives, technology, and capital investment alter productivity.	Micro	9–12	X			
6.5.12.C	Analyze the costs and benefits of organizing a business as a sole proprietorship, partnership, or corporation.	Micro	9–12	X			
6.5.12.D	Analyze the role of profits and losses in the allocation of resources in a market economy.	Micro	9–12	X			
6.5.12.E	Compare distribution of wealth across nations.					Compare distribution of wealth across nations. (REMOVE)	
6.5.12.F	Assess the impact of entrepreneurs on the economy.	Micro	9–12		Evaluate the impact of entrepreneurs on the economy.		

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6.5.12.G	Analyze the risks and returns of various investments: <ul style="list-style-type: none"> • Stocks • Bonds • Mutual funds • Savings bonds • Retirement savings (e.g., Individual Retirement Account (IRA), Keogh, 401K) • Savings accounts (e.g., passbook, certificate of deposit) 					<p>Analyze the risks and returns of various investments:</p> <ul style="list-style-type: none"> • Stocks • Bonds • Mutual funds • Savings bonds • Retirement savings (e.g., Individual Retirement Account (IRA), Keogh, 401K) • Savings accounts (e.g., passbook, certificate of deposit) (REMOVE) 	
6.5.12.H	Evaluate benefits and costs of changes in interest rates for individuals and society.	Money & Financial Institutions	9–12	X			
		Money & Financial Institutions	9–12				Evaluate the role of banks in promoting economic growth in the economy.

Appendix D. Family and Consumer Sciences Standards

Current code	Current PA academic standard	Updated strand	Updated grade band	No change to current standard	Technical/clarifying edit	Proposed amendment to current standard	New proposed standard
Financial and Resource Management							
11.1.3.A	Identify money denominations, services, and material resources available as trade-offs within the home, school, and community.	Resource Management	K–2			Identify waste and practice ways to reduce, reuse, and recycle.	
11.1.3.B	Define the components of a spending plan (e.g., income, expenses, savings).	Personal Finance and Consumerism	K–2			Explore the need for saving to meet wants and needs.	
11.1.3.C	Explain the need for shelter for the purpose of safety, warmth, and comfort.	Resource Management	K–2			Identify individual and family resources and responsibilities.	
11.1.3.D	Explain consumer rights and responsibilities: <ul style="list-style-type: none"> • To be safe • To be informed • To be heard • To choose • To redress 	Resource Management	3–5			Describe self as consumer.	
11.1.3.E	Explain the relationship between work and income.					Explain the relationship between work and income. (REMOVE)	
11.1.3.F	Describe criteria needed to identify quality in consumer goods and services (e.g., food, clothing, furniture, home technology, health care, transportation, services).	Resource Management	K–2			Identify goods and services.	

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11.1.3.G	Identify the services that communities provide for individuals and families.					Identify the services that communities provide for individuals and families. (REMOVE)	
		Resource Management	K–2				Identify resources used for clothing (cotton, wool, leather).
		Resource Management	K–2				Identify the concepts of laundering clothes.
11.1.6.A	Justify the decision to use or not use resources based on scarcity.	Resource Management	3–5		Justify the decision to use or not use resources based on resource availability.		
11.1.6.B	Know the relationship of the components of a simple spending plan and how that relationship allows for managing income, expenses, and savings.	Personal Finance and Consumerism	3–5			Define the difference between a short-term and long-term goal.	
11.1.6.C	Describe the adaptability to meet basic human needs of the different types of housing available (e.g., single home, apartment, mobile home, shelter, recreational vehicle, public housing).	Resource Management	3–5			Develop planning skills to organize individual and family resources and responsibilities.	
11.1.6.D	Analyze information in care instructions, safety precautions, and the use of consumable goods as a demonstration of understanding of consumer rights and responsibilities.	Resource Management	3–5			Identify information in care instructions, safety precautions, and recommended use of consumable goods.	

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11.1.6.E	Explain the principles of child labor laws and the opportunity cost of working by evaluating the advantages and disadvantages of holding a job while a teenager.					Explain the principles of child labor laws and the opportunity cost of working by evaluating the advantages and disadvantages of holding a job while a teenager. (REMOVE)	
		Resource Management	3–5				Explain the relationship between work and income.
11.1.6.F	Explain practices to maintain and/or repair consumer goods and services.	Resource Management	3–5			Explain the importance of organizing space for efficiency.	
		Resource Management	3–5				Justify clothing selection for specific tasks and/or environment.
		Resource Management	3–5				Select proper laundering methods for clothing and other textiles.
11.1.6.G	Identify the public and nonpublic services that are available to serve families within the community.	Career, Community, and Family Connections	3–5	X			
11.1.9.A	Analyze current conservation practices and their effect on future renewable and non-renewable resources: <ul style="list-style-type: none"> • Refuse • Reduce • Reuse • Recycle 	Resource Management	6–8		Analyze current conservation practices and their effect on future renewable and non-renewable resources.		

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11.1.9.B	Explain the responsibilities associated with managing personal finances (e.g., savings, checking, credit, noncash systems, investments, insurance).	Personal Finance and Consumerism	6–8			Develop short-term and long-term financial goals.	
11.1.9.C	Delineate and assess the factors affecting the availability of housing (e.g., supply and demand, market factors, geographical location, community regulations).	Resource Management	6–8			Apply planning skills to manage individual and family resources such as food, clothing, shelter, time, and human capital.	
11.1.9.D	Explain how consumer rights and responsibilities are protected (e.g., government agencies, consumer protection agencies, consumer action groups).	Personal Finance and Consumerism	6–8		Explain how consumer rights and responsibilities are protected.		
11.1.9.E	Compare the influences of income and fringe benefits to make decisions about work.	Personal Finance and Consumerism	6–8			Evaluate the advantages and disadvantages of holding a job as a teenager.	
11.1.9.F	Evaluate different strategies to obtain consumer goods and services.	Resource Management	6–8	X			
11.1.9.G	Analyze how public, nonpublic and for-profit service providers serve the family.	Career, Community, and Family Connections	6–8	X			
		Personal Finance and Consumerism	6–8				Identify components of a personal spending plan.
		Personal Finance and Consumerism	6–8				Investigate career pathways within financial service industries.

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		Resource Management	6–8				Assess effects of design construction, care, use, and maintenance of textiles.
		Resource Management	6–8				Demonstrate laundering processes aligned with industry standards and regulations.
		Resource Management	6–8				Investigate career paths within resource management, including human, environmental, and consumer products in the field of Family and Consumer Sciences.
11.1.12.A	Evaluate the impact of family resource management on the global community.	Resource Management	9–12			Develop a global view to weigh consumer and design decisions with the parameters of sustainability, socioeconomic, and cultural contexts.	
11.1.12.B	Analyze the management of financial resources across the life span.	Personal Finance and Consumerism	9–12			Demonstrate components of a financial planning process that reflect the distinction between wants, needs, values, goals, and economic resources.	
11.1.12.C	Analyze the relationship among factors affecting consumer housing decisions (e.g., human needs, financial resources, location, legal agreements, maintenance responsibilities).	Resource Management	9–12			Demonstrate management of individual and family resources such as food, clothing, shelter, health care, recreation, transportation, time, and human capital.	

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11.1.12.D	Evaluate the role of consumer rights and responsibilities in the resolution of a consumer problem through the practical reasoning process.	Resource Management	9–12			Evaluate housing and design concepts and theories, including sustainability and universal design, in relation to available resources and options.	
11.1.12.E	Compare and contrast factors affecting annual gross and taxable income and reporting requirements (e.g., W-2 form, income tax form).	Personal Finance and Consumerism	9–12			Demonstrate the ability to use knowledge and skills to manage one's financial resources effectively for a lifetime of financial security.	
11.1.12.F	Compare and contrast the selection of goods and services by applying effective consumer strategies.	Resource Management	9–12	X			
11.1.12.G	Compare the availability, costs, and benefits of accessing public, nonpublic, and for-profit services to assist the family.	Career, Community, and Family Connections	9–12			Analyze how public, nonpublic, and for-profit service providers serve the family.	
		Resource Management	9–12				Demonstrate skills needed to produce, alter, or repair textiles and fashion apparel.
		Resource Management	9–12				Apply procedures for the selection of textiles, chemicals, and equipment associated with laundry.
		Resource Management	9–12				Analyze the career pathways within resource management, including human, environmental, and consumer products, in the field of Family and Consumer Sciences.

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		Personal Finance and Consumerism	9–12				Demonstrate the ability to manage and maintain individual and family budgets.
		Personal Finance and Consumerism	9–12				Analyze career pathways within financial service industries.
Balancing Family, Work, and Community Responsibility							
11.2.3.A	Examine consequences of family, work, or career decisions.					Examine consequences of family, work, or career decisions. (REMOVE)	
11.2.3.B	Identify the importance of routines and schedules while differentiating between short- and long-term goals.	Career, Community, and Family Connections	3–5	X			
11.2.3.C	Indicate the benefits and costs of working as an individual or as a team member and of being a leader or follower.	Career, Community, and Family Connections	K–2			Identify and explain behaviors for responsible classroom citizens.	
11.2.3.D	Explain the importance of organizing space for efficiency and a sense of comfort (e.g., desk space, classroom space).	Resource Management	3–5	X			
11.2.3.E	Analyze the effectiveness of technology used for school and home in accomplishing the work of the family (e.g., security, entertainment, communication, education).	Human Development, Family, and Relationships	K–2			Demonstrate responsible use of technology and equipment.	

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11.2.3.F	Explain daily activities that fulfill family functions in meeting responsibilities (e.g., economic, emotional support, childcare and guidance, housekeeping, maintaining kinship, providing recreation).	Human Development, Family, and Relationships	K–2		Explain daily activities that fulfill family functions in meeting responsibilities.		
11.2.3.G	Identify the life stages by identifying their developmental tasks (e.g., infant, preschooler, school age, teen-age, adult, senior citizen).	Human Development, Family, and Relationships	K–2			Identify the specialized role performed by each member of the family.	
11.2.3.H	Identify how to resolve conflict using interpersonal communications skills: <ul style="list-style-type: none"> • Speaking and listening • I messages • Active listening • Checking for understanding • Following directions • Empathy • Feedback 	Human Development, Family, and Relationships	K–2		Identify how to resolve conflict using interpersonal communications skills.		
		Human Development, Family, and Relationships	K–2				Identify similarities and differences between self and others.
11.2.6.A	Contrast the solutions reached through the use of a simple decision-making process that includes analyzing consequences of alternative solutions against snap decision-making methods.	Human Development, Family, and Relationships	3–5	X			

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11.2.6.B	Deduce the importance of time management skills (e.g., home, school, recreational activities).					Deduce the importance of time management skills (e.g., home, school, recreational activities). (REMOVE)	
11.2.6.C	Classify the components of effective teamwork and leadership.	Career, Community, and Family	3–5	X			
11.2.6.D	Identify the concepts and principles used in planning space for activities.	Resource Management	3–5	X			
11.2.6.E	Describe the role of technology within a community in maintaining a safe and healthy living environment (e.g., safety, hospitals, waste treatment, water quality, schools).	Career, Community, and Family Connections	3–5		Describe the roles of technology within the family and community in maintaining a safe and healthy living environment.		
11.2.6.F	Compare and contrast how different cultures meet family responsibilities within differing configurations (e.g., new parent, just married, single adult living alone, “empty nest,” retired, senior citizen).	Human Development, Family, and Relationships	3–5		Compare and contrast how different cultures meet family responsibilities within differing configurations.		
11.2.6.G	Identify the characteristics of the stages of the family life cycle (e.g., beginning, expanding, developing, launching, middle years, retirement, variations).	Human Development, Family, and Relationships	3–5	X			

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11.2.6.H	Describe positive and negative interactions within patterns of interpersonal communications: <ul style="list-style-type: none"> • Placating • Blaming • Distracting • Intellectualizing • Asserting 	Human Development, Family, and Relationships	3–5		Describe positive and negative interactions within patterns of interpersonal communications.		
		Human Development, Family, and Relationships	3–5				Describe physical, emotional, social, moral, and cognitive factors that impact human growth and development.
11.2.9.A	Solve dilemmas using a practical reasoning approach: <ul style="list-style-type: none"> • Identify situation • Identify reliable information • List choices and examine the consequences of each • Develop a plan of action • Draw conclusions • Reflect on decisions 					Solve dilemmas using a practical reasoning approach: <ul style="list-style-type: none"> • Identify situation • Identify reliable information • List choices and examine the consequences of each • Develop a plan of action • Draw conclusions • Reflect on decisions (REMOVE)	
11.2.9.B	Know FCCLA action planning procedure and how to apply it to family, work, and community decisions.	Career, Community, and Family	6–8	X			

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11.2.9.C	Assess the effectiveness of the use of teamwork and leadership skills in accomplishing the work of the family.	Career, Community, and Family	6–8			Assess of the use of teamwork and leadership skills in accomplishing the work of families and communities.	
11.2.9.D	Analyze the space requirements for a specified activity to meet a given need (e.g., family room, home office, kitchen).	Resource Management	6–8			Apply design knowledge, skills, processes, or theories.	
11.2.9.E	Evaluate the impact of technology and justify the use or nonuse of it (e.g., safety, cost/budget, appearance, efficiency).	Career, Community, and Family	6–8			Assess the use of technology and its effect on the quality of life.	
11.2.9.F	Contrast past and present family functions and predict their probable impact on the future of the family.	Human Development, Family, and Relationships	6–8			Analyze the effects of change and family transitions over the life span.	
11.2.9.G	Explain the influences of family life cycle stages on the needs of families and communities (e.g., a large number of young families needing day care, fixed income senior citizens, school-age children).	Human Development, Family, and Relationships	6–8	X			
11.2.9.H	Justify the significance of interpersonal communication skills in the practical reasoning method of decision-making.	Human Development, Family, and Relationships	6–8	X			

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		Human Development, Family, and Relationships	6–8				Discuss factors that influence human growth, development, and well-being.
		Human Development, Family, and Relationships	6–8				Investigate career and work clusters within family and human services.
11.2.12.A	Justify solutions developed by using practical reasoning skills.					Justify solutions developed by using practical reasoning skills. (REMOVE)	
11.2.12.B	Evaluate the effectiveness of action plans that integrate personal, work, family, and community responsibilities	Career, Community, and Family Connections	9–12	X			
11.2.12.C	Analyze teamwork and leadership skills and their application in various family and work situations.	Career, Community, and Family Connections	9–12	X			
11.2.12.D	Based on efficiency, aesthetics, and psychology, evaluate space plans (e.g., home, office, work areas) for their ability to meet a variety of needs, including those of individuals with special needs.	Resource Management	9–12	X			
11.2.12.E	Assess the availability of emerging technology that is designed to do the work of the family and evaluate the impact of its use on individuals, families, and communities.	Career, Community, and Family Connections	9–12	X			

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11.2.12.F	Assess the relationship of family functions to human developmental stages.	Human Development, Family, and Relationships	9–12			Evaluate the impact of family and its effects on the well-being of individuals and society.	
11.2.12.G	Hypothesize the impact of present family life cycle trends on the global community (e.g., overpopulation, increase in an aging population, economic base).	Human Development, Family, and Relationships	9–12	X			
11.2.12.H	Evaluate the effectiveness of using interpersonal communication skills to resolve conflict.	Human Development, Family, and Relationships	9–12	X			
		Human Development, Family, and Relationships	9–12				Analyze strategies that promote human growth, development, and well-being.
		Human Development, Family, and Relationships	9–12				Analyze career paths within family and human services.
Food Science and Nutrition							
11.3.3.A	Know the production steps that a food travels from the farm to the consumer.	Food Science and Nutrition	K–2		Know the production steps that food travels from the farm to the consumer.		
11.3.3.B	Describe personal hygiene techniques in food handling (e.g., handwashing, sneeze control, signs of food spoilage).	Food Science and Nutrition	K–2	X			

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11.3.3.C	Explain the importance of eating a varied diet in maintaining health.	Food Science and Nutrition	K–2	X			
11.3.3.D	Classify foods by food group within the food guide pyramid, including the serving size and nutrient function within the body.	Food Science and Nutrition	K–2		Classify foods by food group within the current USDA dietary guidelines.		
11.3.3.E	Define energy-yielding nutrients and calories.					Define energy-yielding nutrients and calories. (REMOVE)	
11.3.3.F	Identify components of a basic recipe (e.g., volume, weight, fractions, recipe ingredients, recipe directions, safety techniques).					Identify components of a basic recipe (e.g., volume, weight, fractions, recipe ingredients, recipe directions, safety techniques). (REMOVE)	
11.3.3.G	Classify foods according to the senses (e.g., taste, touch, smell, mouth feel, sight, sound).	Food Science and Nutrition	K–2	X			
		Food Science and Nutrition	K–2				Explore basic kitchen measuring devices and tools.
		Food Science and Nutrition	K–2				Identify common cooking tools and equipment.
11.3.6.A	Demonstrate knowledge of techniques used to evaluate food in various forms (e.g., canned, frozen, dried, irradiated).	Food Science and Nutrition	3–5	X			

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11.3.6.B	Describe safe food-handling techniques (e.g., storage, temperature control, food preparation, conditions that create a safe working environment for food production).	Food Science and Nutrition	3–5			Describe safe food-handling techniques.	
11.3.6.C	Analyze factors that affect food choices.	Food Science and Nutrition	3–5			Establish factors that affect food choices.	
11.3.6.D	Describe a well-balanced daily menu using the USDA dietary guidelines and the food guide pyramid.	Food Science and Nutrition	3–5			Describe a well-balanced daily menu using the current USDA dietary guidelines.	
11.3.6.E	Explain the relationship between calories, nutrient and food input, and energy output; describe digestion.	Food Science and Nutrition	3–5	X			
11.3.6.F	Analyze basic food preparation techniques and food-handling procedures.	Food Science and Nutrition	3–5			Identify components of a basic recipe (e.g., volume, weight, fractions, recipe ingredients, recipe directions, safety techniques).	
11.3.6.G	Describe the physical, biological, and chemical changes that take place in food preparation.	Food Science and Nutrition	3–5	X			
		Food Science and Nutrition	3–5			Apply measurement and math skills following a step-by-step procedure.	
		Food Science and Nutrition	3–5			Demonstrate the use of common cooking tools and equipment.	

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11.3.9.A	Explain how scientific and technological developments enhance our food supply (e.g., food preservation techniques, packaging, nutrient fortification).	Food Science and Nutrition	6–8			Evaluate factors that affect food safety from production through consumption.	
11.3.9.B	Identify the cause, effect, and prevention of microbial contamination, parasites, and toxic chemicals in food.	Food Science and Nutrition	6–8			Demonstrate food safety and sanitation procedures.	
11.3.9.C	Analyze the impact of food addictions and eating disorders on health.	Food Science and Nutrition	6–8			Analyze factors that influence nutrition and wellness practices across the life span.	
11.3.9.D	Analyze the relationship between diet and disease and risk factors (e.g., calcium and osteoporosis; fat and cholesterol and heart disease; folate and birth defects; sodium and hypertension).	Food Science and Nutrition	6–8			Examine the nutritional needs of individuals and families in relation to health and wellness across the life span.	
11.3.9.E	Analyze the energy requirements, nutrient requirements, and body composition for individuals at various stages of the life cycle.	Food Science and Nutrition	6–8	X			
11.3.9.F	Hypothesize on the effectiveness of the use of meal management principles (e.g., time management, budgetary considerations, sensory appeal, balanced nutrition, safety, sanitation).	Food Science and Nutrition	6–8	X			

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11.3.9.G	Analyze the application of physical and chemical changes that occur in food during preparation and preservation.	Food Science and Nutrition	6–8			Demonstrate food science through principles of food biology and chemistry.	
		Food Science and Nutrition	6–8				Demonstrate measurement skills in a class recipe.
		Food Science and Nutrition	6–8				Apply the fundamentals of time, temperature, and cooking methods to preparing, cooking, cooling, reheating, and holding a variety of foods.
		Food Science and Nutrition	6–8				Investigate career paths within food science, food technology, dietetics, and the nutrition industries.
11.3.12.A	Analyze how food engineering and technology trends will influence the food supply.	Food Science and Nutrition	9–12			Predict factors that affect food safety and security from production through consumption.	
11.3.12.B	Evaluate the role of government agencies in safeguarding our food supply (e.g., USDA, FDA, EPA, CDC).	Food Science and Nutrition	9–12	X			
11.3.12.C	Evaluate sources of food and nutrition information.	Food Science and Nutrition	9–12			Model the ability to acquire, handle, and use foods to meet nutrition and wellness needs of individuals and families across the life span.	

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11.3.12.D	Critique diet modifications for their ability to improve nutrition-related health conditions (e.g., diabetes, lactose-intolerance, iron deficiency).	Food Science and Nutrition	9–12			Evaluate nutrition principles, food plans, preparation techniques, and specialized dietary plans.	
11.3.12.E	Analyze the breakdown of foods, the absorption of nutrients, and their conversion to energy by the body.	Food Science and Nutrition	9–12	X			
11.3.12.F	Evaluate the application of nutrition and meal-planning principles in the selection, planning, preparation, and serving of meals that meet the specific nutritional needs of individuals across their life span.	Food Science and Nutrition	9–12	X			
11.3.12.G	Analyze the relevance of scientific principles to food processing, preparation, and packaging.	Food Science and Nutrition	9–12	X			
		Food Science and Nutrition	9–12				Apply principles of measurement, portion control, conversions, food cost analysis and control, menu terminology, and menu pricing to menu planning.
		Food Science and Nutrition	9–12				Prepare a recipe using fundamental culinary skills and methods.

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		Food Science and Nutrition	9–12				Analyze career paths within food science, food technology, dietetics, and the nutrition industries.
Child Development							
11.4.3.A	Identify characteristics in each stage of child development: <ul style="list-style-type: none"> • Infancy/BIRTH TO 1 YEAR • Early childhood/1 TO 6 YEARS • Middle childhood/6 TO 9 YEARS • Late childhood/NINE – 13 YEARS • Adolescence/13 – 18 YEARS 					Identify characteristics in each stage of child development: <ul style="list-style-type: none"> • Infancy/BIRTH TO 1 YEAR • Early childhood/1 TO 6 YEARS • Middle childhood/6 TO 9 YEARS • Late childhood/NINE – 13 YEARS • Adolescence/13 – 18 YEARS (REMOVE) 	
11.4.3.B	Identify health and safety needs for children at each stage of child development.					Identify health and safety needs for children at each stage of child development. (REMOVE)	
11.4.3.C	Identify the characteristics of a learning environment.	Education and Early Childhood Development		X			
11.4.3.D	Identify community resources provided for children.	Education and Early Childhood Development	K–2		Identify community resources and services (e.g., fire department, ambulance services, library).		
11.4.3.E	Explain how the home and community help a person learn to read, write, and compute.	Education and Early Childhood Development	K–2			Explain the importance of literacy and resources to assist literacy development.	

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11.4.6.A	Compare and contrast child development guided practices according to the stage of child development.					Compare and contrast child development guided practices according to the stage of child development. (REMOVE)	
11.4.6.B	Identify ways to keep children healthy and safe at each stage of child development.	Education and Early Childhood Development	3–5			Identify health and safety needs for children at each stage of child development.	
11.4.6.C	Identify the role of the caregiver in providing a learning environment (e.g., babysitting, daycare, preschool).	Education and Early Childhood Development	3–5			Establish the characteristics of a healthy learning environment.	
11.4.6.D	Identify childcare provider considerations.	Education and Early Childhood Development	3–5		Identify the characteristics of a high-quality childcare provider.		
11.4.6.E	Identify characteristics of quality literature for children and other literacy-enhancing activities.	Education and Early Childhood Development	3–5	X			
11.4.9.A	Analyze physical, intellectual, and social/emotional development in relation to theories of child development.	Education and Early Childhood Development	6–8			Identify and analyze child guidance practices for each stage of child development.	
11.4.9.B	Evaluate health and safety hazards relating to children at each stage of child development.	Education and Early Childhood Development	6–8	X			

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11.4.9.C	Evaluate various environments to determine if they provide the characteristics of a proper learning environment.	Education and Early Childhood Development	6–8	X			
11.4.9.D	Analyze the roles, responsibilities, and opportunities for family involvement in schools.					Evaluate support systems that provide services for parents and families.	
11.4.9.E	Explain how storytelling, story reading, and writing enhance literacy development in children.	Education and Early Childhood Development	6–8	X			
		Education and Early Childhood Development	6–8				Identify learning activities that meet the developmental needs of learners.
		Education and Early Childhood Development	6–8				Investigate career paths within early childhood and education and other careers in the field of early childhood and education.
11.4.12.A	Analyze current research on existing theories in child development and its impact on parenting (e.g., Piaget, Erikson, prior findings versus new brain development research).	Education and Early Childhood Development	9–12			Demonstrate the integration of theories of child development and its impact on parenting and childcare.	
11.4.12.B	Analyze current issues in health and safety affecting children at each stage of child development.	Education and Early Childhood Development	9–12	X			

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11.4.12.C	Analyze practices that optimize child development (e.g., stimulation, safe environment, nurturing caregivers, reading to children).	Education and Early Childhood Development	9–12			Analyze developmentally appropriate and culturally responsive practices to plan for early childhood, education, and services.	
11.4.12.D	Analyze plans and methods to blend work and family responsibilities to meet the needs of children.	Education and Early Childhood Development	9–12			Demonstrate skills for building and maintaining positive collaborative relationships with children, youth, and adults in their family, school, and community environments.	
11.4.12.E	Identify practices that develop the child’s imagination, creativity, and reading and writing skills through literature.	Education and Early Childhood Development	9–12	X			
		Education and Early Childhood Development	9–12				Implement an integrated curriculum that incorporates a learner's language, learning styles, early experiences, and cultural values (e.g., STEAM, multiculturalism, hands-on learning, kinesthetic).
		Education and Early Childhood Development	9–12				Analyze career paths within education and early childhood.

Appendix E. Personal Finance Standards

Current code	Current PA academic standard	Updated strand	Updated grade band	No change to current standard	Technical/clarifying edit	Proposed amendment to current standard	New proposed standard
		Personal Finance Fundamentals	K–2				Identify reasons why it is important to have financial goals (e.g., purchasing a bicycle or toy).
		Personal Finance Fundamentals	3–5				Identify personal goals for spending and saving.
		Personal Finance Fundamentals	6–8				Apply systematic decision-making to setting and achieving financial goals.
		Personal Finance Fundamentals	9–12				Evaluate a career plan for alignment with personal interests, financial goals, and desired lifestyle.
		Personal Finance Fundamentals	6–8				Compare the advantages and disadvantages of saving for financial goals.
		Personal Finance Fundamentals	9–12				Create a plan to manage spending and achieve financial goals.
		Personal Finance Fundamentals	K–2				Share examples of how price, spending choices of others, peer pressure, or advertising influence a purchase decision.
		Personal Finance Fundamentals	3–5				Explain how peer pressure can affect purchasing decisions.

Current code	Current PA academic standard	Updated strand	Updated grade band	No change to current standard	Technical/clarifying edit	Proposed amendment to current standard	New proposed standard
		Personal Finance Fundamentals	6–8				Identify misleading or deceptive information about consumer goods or services found in online and print sources.
		Personal Finance Fundamentals	9–12				Analyze the positive and negative effects of a recent consumer decision on the environment, society, and the economy.
		Personal Finance Fundamentals	9–12				Assess the impact of different ways that retailers express prices.
		Personal Finance Fundamentals	9–12				Summarize how negotiation affects consumer decisions and the price of goods and services.
		Personal Finance Fundamentals	9–12				Identify consumer research strategies and resources to use when making purchase decisions.
		Personal Finance Fundamentals	9–12				Analyze social media marketing and advertising techniques designed to encourage spending.
		Personal Finance Fundamentals	K–2				Give examples of people having different wants or prioritizing their wants in different ways.
		Personal Finance Fundamentals	3–5				Explain how limited personal financial resources affect the choices people make.

Current code	Current PA academic standard	Updated strand	Updated grade band	No change to current standard	Technical/clarifying edit	Proposed amendment to current standard	New proposed standard
		Personal Finance Fundamentals	6–8				Explain how pre-purchase research encourages consumers to avoid impulse buying.
		Personal Finance Fundamentals	9–12				Analyze how decisions made today can affect future opportunities.
		Personal Finance Fundamentals	K–2				Identify what is given up when making a choice.
		Personal Finance Fundamentals	3–5				Define the concept of opportunity cost.
		Personal Finance Fundamentals	6–8				Explain why the opportunity cost of a decision might differ from person to person or in different situations (e.g., auto vs. house purchasing).
		Personal Finance Fundamentals	9–12				Predict the opportunity costs of various financial decisions.
		Personal Finance Fundamentals	K–2				Share an experience about deciding to spend or not to spend money.
		Personal Finance Fundamentals	3–5				Explain why it is often harder to save than to spend money.
		Personal Finance Fundamentals	6–8				Describe how savings decisions can affect financial well-being.

Current code	Current PA academic standard	Updated strand	Updated grade band	No change to current standard	Technical/clarifying edit	Proposed amendment to current standard	New proposed standard
		Personal Finance Fundamentals	9–12				Explain methods for adjusting a budget for unexpected expenses or emergencies.
		Personal Finance Fundamentals	K–2				Identify financial institutions within the community.
		Personal Finance Fundamentals	3–5				Identify products and services provided by financial institutions (e.g., checking and savings accounts, safety deposit boxes, loans).
		Personal Finance Fundamentals	6–8				Describe and evaluate the benefits and trade-offs of various financial service providers (e.g., banks, credit unions, check cashers, money transmitters).
		Personal Finance Fundamentals	9–12				Compare financial institutions and service providers (e.g., banks, credit unions, investment and brokerage firms, mortgage brokers, payday lenders, online financial institutions, loan agencies).
		Personal Finance Fundamentals	K–2				Describe the advantages of saving money in an account at a financial institution rather than keeping the money at home.

Current code	Current PA academic standard	Updated strand	Updated grade band	No change to current standard	Technical/clarifying edit	Proposed amendment to current standard	New proposed standard
		Personal Finance Fundamentals	3–5				Identify the personal information necessary to establish a financial account (e.g., personal details, contact information, social security number).
		Personal Finance Fundamentals	6–8				Compare checking, savings, and credit card accounts that financial institutions provide (e.g., fees, terms, age limits).
		Personal Finance Fundamentals	9–12				Construct a rationale for keeping money in accounts offering Federal Deposit Insurance Corporation (FDIC) or National Credit Union Administration (NCUA) insurance up to their coverage limitations.
		Personal Finance Fundamentals	9–12				Summarize factors to consider when seeking financial advice and services.
		Personal Finance Fundamentals	9–12				Identify federal, state, and local consumer protection agencies (e.g., Pennsylvania Office of Attorney General, Federal Trade Commission) and their role.
		Personal Finance Fundamentals	6–8				Identify credible sources of up-to-date information about consumer rights and responsibilities.

Current code	Current PA academic standard	Updated strand	Updated grade band	No change to current standard	Technical/clarifying edit	Proposed amendment to current standard	New proposed standard
		Personal Finance Fundamentals	6–8				List actions an individual can take to protect personal identification information.
		Personal Finance Fundamentals	9–12				Recommend strategies to reduce the risk of identity theft and financial fraud.
		Personal Finance Fundamentals	K–2				Explain the purpose of a receipt and the information included within it.
		Personal Finance Fundamentals	3–5				Identify financial information people keep track of (e.g., spending on a purchase, how much they have earned, how much they have saved).
		Personal Finance Fundamentals	6–8				Develop a system for organizing personal financial records, both paper and electronic.
		Personal Finance Fundamentals	9–12				Devise a system to retain evidence of tax-deductible expenditures and other important financial records.
		Personal Finance Fundamentals	9–12				List the main components of a simple will.
		Personal Finance Fundamentals	9–12				Assess the value of having financial and health care powers of attorney upon turning 18.
		Personal Finance Fundamentals	9–12				Describe what happens to one's assets and information without a will (e.g., money, property, social media accounts).

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		Personal Finance Fundamentals	9–12				List and explain the types of beneficiaries and their role in key legal and financial documents.
		Personal Finance Fundamentals	K–2				Describe reasons people earn, save, spend, or give money.
		Personal Finance Fundamentals	3–5				Identify items that can be used in making consumer decisions (e.g., price, substitutes).
		Personal Finance Fundamentals	6–8				Explain how external influences (e.g., peers, family, where one lives, social media) can impact personal finance decisions.
		Personal Finance Fundamentals	6–8				Analyze how people differ in their values and attitudes about spending money.
		Personal Finance Fundamentals	9–12				Identify strategies for dealing with psychological and emotional obstacles to managing personal finances.
		Personal Finance Fundamentals	K–2				Identify external influences (e.g., peers, family, advertising, where one lives) that may affect what a person wants.
		Personal Finance Fundamentals	3–5				Examine different cultural perspectives and behaviors regarding financial values and goals across communities.

Current code	Current PA academic standard	Updated strand	Updated grade band	No change to current standard	Technical/clarifying edit	Proposed amendment to current standard	New proposed standard
		Personal Finance Fundamentals	6–8				Identify several behavioral biases that can affect financial decisions.
		Personal Finance Fundamentals	9–12				Analyze social media marketing and advertising techniques designed to encourage spending.
		Personal Finance Fundamentals	3–5				Discuss how life circumstances and experiences can cause people to differ in their values and attitudes towards saving and their ability to save.
		Personal Finance Fundamentals	6–8				Identify life situations that can make it difficult for a person to save or stick to a savings plan.
		Personal Finance Fundamentals	9–12				Assess the value of sharing financial goals and personal financial information with a partner before combining finances.
		Personal Finance Fundamentals	9–12				Identify financial and personal reasons that young adults often choose to rent a home instead of buying.
		Personal Finance Fundamentals	9–12				Predict how individual responsibility for financial well-being will change over a lifetime with changing life circumstances.
		Income	K–2				Explain why employers pay people for their labor.

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		Income	3–5				Describe ways people are compensated for their work (e.g., salary, hourly wage, tips, piecemeal).
		Income	6–8				Compare compensation methods, including hourly, salary, commission-based, and piecework.
		Income	9–12				Differentiate between earned income (e.g., wages, salaries, commissions, tips, bonuses) and unearned income (benefits, interest, gifts, Social Security).
		Income	K–2				Describe ways young people earn income through entrepreneurship (e.g., lemonade stand, babysitting, lawn care).
		Income	3–5				Identify how people earn incomes including entrepreneurship.
		Income	6–8				Differentiate between entrepreneurship, working as an independent contractor, and having a side hustle.
		Income	6–8				Explain the income risks associated with entrepreneurship (e.g., unpredictability, variability).

Current code	Current PA academic standard	Updated strand	Updated grade band	No change to current standard	Technical/clarifying edit	Proposed amendment to current standard	New proposed standard
		Income	9–12				Analyze the financial impact of a person's decision to own a business, work as an independent contractor, or be employed (e.g., income, taxes, benefits).
		Income	K–2				Identify jobs that require specialized education, skills, or training.
		Income	3–5				Explain the differences in earning by those in different jobs and with different skills and education.
		Income	6–8				Compare the education and training requirements for at least two careers and the entry-level salaries of both.
		Income	6–8				Explain factors that impact a person's income and employment status (e.g., raises, demand for workers, changes in technology).
		Income	9–12				Identify how education, knowledge, experience, and skills impact lifetime earnings potential.
		Income	9–12				Analyze the impact of economic and labor market conditions on individuals' ability to earn income (e.g., unemployment rates, recession, demand for particular careers).

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		Income	9–12				Evaluate the impact of technological advances and economic changes on employment, income, and job outlook.
		Income	3–5				Give examples of public goods and services paid for with taxes paid by individuals and businesses (e.g., roads, military, public schools).
		Income	6–8				Explain the difference between gross and net pay.
		Income	6–8				List taxes that are required to be deducted from a person's paycheck.
		Income	6–8				Identify tax documents individuals are asked to complete when hired for a job.
		Income	9–12				Analyze the impact of payroll taxes and other deductions on net pay (e.g., insurance, retirement account, flexible spending account, health savings account).
		Income	9–12				Explain why paycheck deductions may vary between individuals (e.g., retirement, union dues, insurance).
		Income	9–12				Determine the purpose of specific tax forms, including the W-2, W-4, and 1099.

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		Income	9–12				Complete required federal and state tax forms (e.g., W-2, 1040, PA 1040).
		Spending	K–2				Compare prices for the same item from two different sources.
		Spending	3–5				Compare the costs and benefits of purchasing an item for people with different characteristics (e.g., age, income).
		Spending	6–8				Select an item and gather information from the manufacturer’s website, retail websites, and consumer review websites.
		Spending	9–12				Select a product or service and describe the various factors that may influence a consumer’s purchase decision.
		Spending	K–2				List purchases people make in real life or a story.
		Spending	3–5				Distinguish ways people use coupons or apps to save money on goods or services.
		Spending	6–8				Calculate the amount a consumer can save by using a coupon or discount code.
		Spending	9–12				Evaluate the characteristics of various discount options for goods and services, such as online apps, discount retailers, and big-box stores.

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		Spending	K–2				Identify goods and services that may cost different amounts depending on the source.
		Spending	3–5				Describe spending choices people make in everyday life.
		Spending	6–8				Identify information people use to make informed purchase decisions (e.g., unit price, source of goods, available discounts, product reviews).
		Spending	9–12				Formulate a process for making an informed spending decision, including conducting research, weighing costs and benefits, and comparing prices.
		Spending	6–8				Evaluate information about goods and services based on the reliability and accuracy of the source.
		Spending	9–12				Explain factors to evaluate when buying a durable good.
		Spending	K–2				Identify advertisements in written or online sources.
		Spending	3–5				Determine whether information sources are accurate and reliable when comparing products and services.

Current code	Current PA academic standard	Updated strand	Updated grade band	No change to current standard	Technical/clarifying edit	Proposed amendment to current standard	New proposed standard
		Spending	6–8				Assess strengths and weaknesses of various online and printed sources of product information.
		Spending	6–8				Identify sources of product information that are less useful for buying decisions due to incentive conflicts of the information provider.
		Spending	9–12				Analyze the cost and features of three competing products or services.
		Spending	9–12				Compare product choices based on their impacts on the environment or society.
		Spending	6–8				Describe types of purchases where extended warranties are typically offered as an add-on purchase.
		Spending	9–12				Evaluate the cost and benefits of extended warranties.
		Spending	K–2				Identify the association between cash and things that represent money (e.g., debit cards, lunch accounts, online accounts, gift cards).
		Spending	K–2				Identify the connection between money children spend or others spend on their behalf and its source (e.g., money deposited in lunch accounts, online purchase accounts, gift cards).

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		Spending	3–5				Explain the similarities between paying for purchases with cash, checks, and debit cards.
		Spending	3–5				Describe how checks and debit cards, gift cards, and credit cards are used as payment methods.
		Spending	3–5				Explain the difference between a debit card and a credit card.
		Spending	6–8				Contrast the advantages and disadvantages of checks, prepaid cards, debit cards, gift cards, and online and mobile payment systems.
		Spending	6–8				Summarize the advantages, disadvantages, risks, and protections of various payment methods.
		Spending	6–8				Compare the effects of using debit versus credit cards when making purchases.
		Spending	9–12				Choose and justify a preferred payment method for purchases of at least three different types of goods and services.
		Spending	9–12				Summarize the risks and protections of checks, prepaid cards, debit cards, gift cards, and online or mobile payment systems.

Current code	Current PA academic standard	Updated strand	Updated grade band	No change to current standard	Technical/clarifying edit	Proposed amendment to current standard	New proposed standard
		Spending	9–12				Construct a cost analysis of a purchase made with a debit versus a credit card when making only the minimum payment.
		Spending	6–8				Explain what online bill payment is and how recurring payments work.
		Spending	9–12				Determine the advantages and disadvantages of a cashless society.
		Spending	9–12				Evaluate mobile payment alternatives.
		Spending	9–12				Compare and contrast the features of mobile payment accounts, cryptocurrency accounts, and checking/savings accounts.
		Spending	9–12				Explain why storing money in a mobile payment account can reduce the ability to grow savings.
		Spending	K–2				Explain how setting financial goals might impact a person's spending decisions.
		Spending	K–2				Explain how saving money can improve financial well-being.
		Spending	3–5				Identify ways money is spent to increase personal satisfaction.

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		Spending	3–5				Connect how people's goals, interests, and values impact their spending decisions.
		Spending	6–8				Analyze the impact of spending and saving habits on overall financial well-being.
		Spending	9–12				Explain how having a system for financial recordkeeping can make it easier to make financial decisions.
		Spending	9–12				Identify personal short-term and long-term financial goals.
		Spending	K–2				Discuss how wants might differ depending on individual circumstances, such as age, where one lives, interests, and time of the year.
		Spending	3–5				Explain how prioritizing wants impacts spending and saving decisions.
		Spending	6–8				Explain how personal wants have changed over time and will likely continue to change in the future.
		Spending	9–12				Prioritize individual wants based on current and future financial circumstances.
		Spending	K–2				Differentiate between income and expenses.

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		Spending	3–5				Identify unexpected events that might change a person's finances (e.g., flat tire, loss of a job).
		Spending	6–8				Explain methods for adjusting a budget for unexpected expenses or emergencies.
		Spending	9–12				Demonstrate ways to modify a budget in order to balance income and spending.
		Spending	K–2				Create a way to keep track of money that is gifted or earned.
		Spending	3–5				Create a list of individual and family spending for a given period.
		Spending	6–8				Develop a system for organizing spending, both paper and electronic.
		Spending	9–12				Investigate changes in personal spending behavior across a given period.
		Spending	9–12				Develop a system for keeping track of spending, saving, and investing.
		Spending	9–12				Explain ways to streamline financial recordkeeping through financial technology.
		Spending	9–12				Compare various approaches to personal budgeting (e.g., 50-30-20, zero-based).

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		Spending	9–12				Evaluate various budgeting methods and tools (e.g., envelope system, spreadsheets, apps).
		Spending	K–2				Identify ways money can be used (e.g., spending, saving, giving).
		Spending	K–2				Explain how giving differs from sharing.
		Spending	K–2				Identify organizations that provide goods and services that benefit the local community,
		Spending	3–5				Provide examples of household spending and sources of income.
		Spending	3–5				Identify possessions that are suitable for donation to a charity.
		Spending	3–5				Identify the relationship between fundraising and collection drives and the organizations they support (e.g., canned food drives, clothing drives, school jump rope or basketball for charity efforts).
		Spending	6–8				Explain the components of a personal spending plan or budget (e.g., income, expenses, planned savings).
		Spending	6–8				Identify the motivations for and benefits of donating money, items, or time.

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		Spending	6–8				Develop a list of charitable organizations and the reasons people might donate time or money to each.
		Spending	9–12				Develop a personal budget to allocate current or future income to necessary and desired spending, including estimates for both fixed and variable expenses.
		Spending	9–12				Formulate a plan to add a charitable giving component to one's personal budget.
		Spending	9–12				Critically evaluate a fundraising effort and the worthiness of the charitable organization it benefits.
		Spending	K–2				Recount an experience in which a decision was made to not spend money.
		Spending	K–2				Identify forms of transportation and the cost associated with each (e.g., walking, riding a bike, owning a vehicle, taking a bus).
		Spending	3–5				Predict the consequences of spending decisions.
		Spending	3–5				Identify advantages and disadvantages of making large purchase (e.g., gaming device, bicycle, hoverboard).

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		Spending	6–8				Analyze spending decisions young people commonly face (e.g., vehicles, phones, technology, events).
		Spending	6–8				Differentiate between upfront and ongoing costs of transportation (e.g., down payment, monthly payments, gas, maintenance, repairs).
		Spending	9–12				Explain strategies to negotiate the sales price of a major purchase.
		Spending	9–12				Justify the purchase or lease of a vehicle and the alternatives considered (e.g., new vs. used, buy vs. lease, total cost of ownership or use).
		Spending	K–2				Identify various forms of housing and the costs associated with each.
		Spending	K–2				Explain the importance of having a reliable form of shelter.
		Spending	3–5				Provide examples of reasons people choose to rent a home (e.g., ease of moving, not having money saved for a down payment, desire to avoid upkeep and repairs).
		Spending	3–5				Compare housing options in the local community to those in another area.

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		Spending	6–8				Compare the cost of various types of housing options in an individual's community.
		Spending	6–8				Identify factors that influence a person's or family's housing decisions (e.g., upfront and ongoing costs, location, personal preference, age).
		Spending	9–12				Compare the advantages and disadvantages of owning versus renting a house.
		Spending	9–12				Explain what is involved in renting (e.g., completing an application, signing a rental contract, paying a security deposit).
		Spending	9–12				Describe steps people take to prepare for homeownership (e.g., saving money towards a down payment, determining creditworthiness, researching costs).
		Spending	9–12				Evaluate the financial and personal reasons young people often cite for renting a home rather than buying one.

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		Spending	9–12				Compare the short-term and long-term benefits and trade-offs of renting versus buying a home in a specific location.
		Spending	K–2				Explain why the price of an item can be different from the actual amount paid due to sales tax.
		Spending	3–5				Identify taxes applied to purchases that are taxed.
		Spending	6–8				Calculate the sales tax of items.
		Spending	9–12				Analyze how sales, property taxes, and fees affect financial decisions.
		Saving and Investing	K–2				Describe reasons people save.
		Saving and Investing	K–2				Explain why it is often harder to save money than to spend it.
		Saving and Investing	K–2				Identify safe places for people to keep their money.
		Saving and Investing	K–2				Describe a personal savings goal.
		Saving and Investing	3–5				Explain what it means to "pay oneself first."
		Saving and Investing	3–5				Describe the process of forgoing small purchases in order to set aside money for a larger purchase in the future.

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		Saving and Investing	3–5				Identify strategies people can use to save more money (e.g., set specific savings goals, decrease expenses, increase income).
		Saving and Investing	3–5				Describe why a person deposits money into a financial institution.
		Saving and Investing	3–5				Explain why financial institutions pay interest to depositors on savings.
		Saving and Investing	3–5				Differentiate between short- and long-term savings goals.
		Saving and Investing	6–8				Describe the benefits of saving money for future use and the risks associated with not saving.
		Saving and Investing	6–8				Compare reasons people save money, including making larger purchases in the future and having money set aside for emergencies.
		Saving and Investing	6–8				Identify how savings decisions can affect financial well-being.
		Saving and Investing	6–8				Compare and contrast different types of financial institutions and the savings products and services they offer.

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		Saving and Investing	6–8				Compare the impact of earning simple versus compound interest on savings with varying amounts of principal, interest rates, and terms.
		Saving and Investing	6–8				Demonstrate how earning a higher interest rate on money in a savings account will help a person reach their savings goal sooner .
		Saving and Investing	6–8				Classify personal savings goals as short-, mid-, and long-term.
		Saving and Investing	9–12				Analyze the benefits and trade-offs of various savings vehicles (e.g., savings accounts, certificates of deposit, money market accounts).
		Saving and Investing	9–12				Demonstrate multiple methods of calculating growth in savings over time (e.g., manual calculations/formulas, rule of 7K-2, online savings calculators).
		Saving and Investing	9–12				Explain why money that is saved will have less purchase power unless it grows in value at a rate higher than inflation.

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		Saving and Investing	9–12				Predict how personal savings goals may change over the course of a lifetime.
		Saving and Investing	K–2				Identify how to value items.
		Saving and Investing	3–5				Explain why people invest their money.
		Saving and Investing	3–5				Explain similarities and differences between saving and investing.
		Saving and Investing	3–5				Identify publicly traded companies and the products or services they produce.
		Saving and Investing	6–8				Describe how people make money through investing (e.g., buying low and selling high, earning dividends).
		Saving and Investing	6–8				Compare the future value of a lump sum investment versus money invested at regular intervals over a period of time.
		Saving and Investing	6–8				Explain why saving is a prerequisite of investing.
		Saving and Investing	6–8				Compare and contrast levels of investment risk and levels of investment rewards.
		Saving and Investing	6–8				Identify investments that would be most appropriate for people who are uncomfortable taking financial risk.

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		Saving and Investing	6–8				Compare and contrast stocks (ownership in publicly traded company), bonds (loans to a government or business), and mutual funds and exchange-traded funds (opportunities to automatically diversify investments).
		Saving and Investing	6–8				Demonstrate how to find the current and past prices of stocks, bonds, and mutual funds.
		Saving and Investing	6–8				Devise an investment plan for accumulating money for a major expense, such as a college education or the down payment on a car.
		Saving and Investing	6–8				Compare annual interest income from a selection of bonds with the annual rates of return from a selection of stocks.
		Saving and Investing	6–8				Evaluate the impact a diversified investment portfolio can have on the amount of risk an investor is taking.
		Saving and Investing	6–8				Explain how to open accounts for savings and investments at financial institutions and brokerage firms.

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		Saving and Investing	6–8				Describe options for buying and selling individual stocks, mutual fund shares, and exchange-traded fund shares.
		Saving and Investing	6–8				Identify reliable government and industry sources of information about providers of investment advice.
		Saving and Investing	6–8				Identify factors that influence financial investment planning (e.g., age, income, liabilities, assets, goals, family size, risk tolerance).
		Saving and Investing	6–8				Describe ways in which a person's emotions might impact their willingness to save or invest.
		Saving and Investing	9–12				Analyze fees and taxes associated with buying, owning, and selling investments.
		Saving and Investing	9–12				Calculate the impact of various factors on rates of return (e.g., expenses associated with buying and selling investments, inflation, frequency of compounding, taxes).
		Saving and Investing	9–12				Compare the risk, return, and liquidity of various investment alternatives.

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		Saving and Investing	9–12				Assess the impact of personal risk tolerance on future investment decisions.
		Saving and Investing	9–12				Describe factors that influence the prices of financial assets.
		Saving and Investing	9–12				Explain why investors often compare portfolio performance to a benchmark such as the S&P 500 Index.
		Saving and Investing	9–12				Recommend investments to meet specified investment goals, including purpose, time horizon, and investment tolerance.
		Saving and Investing	9–12				Explain why bonds with longer maturities generally earn a higher return than shorter term bonds .
		Saving and Investing	9–12				Explain the concept of investment diversification both within and among different asset classes.
		Saving and Investing	9–12				Analyze the advantages and disadvantages of buying and selling investments through various channels (e.g., employer-sponsored retirement plans, investment advisors, brokerage firms, direct purchase).

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		Saving and Investing	9–12				Compare the benefits and trade-offs associated with investing on one's own, using a robo-advisor, and hiring a professional investment advisor.
		Saving and Investing	9–12				Justify factors to consider when selecting a financial professional for investment management or advice (e.g., licensing, certifications, education, experience).
		Saving and Investing	9–12				Describe the potential consequences of having incomplete or inaccurate information about potential investments.
		Saving and Investing	9–12				Explain the role of federal and state regulators (e.g., Pennsylvania Department of Banking and Securities, Securities and Exchange Commission).
		Saving and Investing	9–12				Formulate a rationale for investing in a diversified mutual fund or exchange-traded fund (ETF) versus a number of individual stocks.
		Saving and Investing	9–12				Explain how target date retirement funds reallocate investments over time to meet their investment objective.

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		Saving and Investing	9–12				Create personal criteria for investment planning.
		Saving and Investing	9–12				Describe the impact of behavioral biases on investment decisions (e.g., loss aversion, investing in employer stock, mental accounting).
		Saving and Investing	9–12				Analyze methods to avoid or counteract negative consequences of behavioral biases.
		Saving and Investing	9–12				Describe how the development of financial technology has made it easier for people of all income and education levels to participate in financial markets and can help people avoid making emotional investment decisions.
		Saving and Investing	3–5				Describe how people accumulate tangible and intangible assets.
		Saving and Investing	3–5				Identify future personal financial goals for which a person would invest money.
		Saving and Investing	6–8				Estimate the extent to which assets may increase or decrease in value and describe how people accumulate assets.

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		Saving and Investing	6–8				Compare the impact of delaying investment for retirement with beginning investing early.
		Saving and Investing	6–8				Compare games of chance with investing methods for financial planning.
		Saving and Investing	9–12				Develop a personal definition of individual wealth considering personal values, priorities, and goals.
		Saving and Investing	9–12				Calculate net worth given an individual's monetary and non-monetary assets and liabilities.
		Saving and Investing	9–12				Analyze the benefits and trade-offs of various retirement-specific investment options (e.g., employer-sponsored plans, Roth and traditional individual retirement accounts [IRAs]), including which are taxable, tax-deferred, and tax-advantaged.
		Risk and Insurance	K–2				Identify ways to keep safe the things that one values.
		Risk and Insurance	K–2				Predict risks in everyday situations.
		Risk and Insurance	3–5				Describe examples (real or fictional) where taking a risk had a positive outcome and where it had a negative outcome.

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		Risk and Insurance	3–5				Identify types of risks that are difficult or impossible to reduce or avoid.
		Risk and Insurance	6–8				Identify how a person's choices can impact their finances (e.g., overspending, taking unnecessary time off of work, failing to save for the future).
		Risk and Insurance	6–8				Describe how an unexpected event that damages health or property can impact an individual or family.
		Risk and Insurance	9–12				Describe various forms of personal financial risk (e.g., income risk, expense risk, asset or investment risk, credit risk).
		Risk and Insurance	9–12				Determine different risk tolerances based on social factors.
		Risk and Insurance	K–2				Explain different ways a person can lose something valuable and the consequences.
		Risk and Insurance	3–5				Examine how risky individual financial choices can negatively impact a family or community.
		Risk and Insurance	6–8				Illustrate decisions individuals make that may inhibit their ability to meet financial obligations.

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		Risk and Insurance	9–12				Analyze the financial cost of taking a risk versus outsourcing the risk (e.g., contract for services, insurance, utilization of technology).
		Risk and Insurance	K–2				Predict consequences of not taking precautions in various scenarios (e.g., failing to wear a seatbelt or helmet).
		Risk and Insurance	3–5				Identify life situations where the outcome was unexpected and what could have been done to prevent the outcome.
		Risk and Insurance	6–8				Weigh the costs and benefits of buying warranties for items of value versus accepting the risk.
		Risk and Insurance	9–12				Predict what happens when someone underestimates or overestimates a risk-protection level.
		Risk and Insurance	K–2				Explain ways to avoid or minimize risks (e.g., choosing not to engage in a particular activity, wearing footwear appropriate to a particular activity or sport).

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		Risk and Insurance	3–5				Identify types of risks that are difficult or impossible for people to reduce or avoid (e.g., tripping and falling, being struck by lightning).
		Risk and Insurance	6–8				Give examples of how people manage the risk of financial loss through risk avoidance, reduction, retention, and transfer.
		Risk and Insurance	9–12				Critique approaches to avoiding, reducing, retaining, and transferring risk given a particular scenario or purchase (e.g., cell phone, laptop, vehicle).
		Risk and Insurance	9–12				Identify the agency that regulates insurance in Pennsylvania.
		Risk and Insurance	K–2				Identify why someone would get insurance on valuable items (e.g., cell phone, game console).
		Risk and Insurance	K–2				Discuss how valuable items might be damaged or lost and ways to protect them.
		Risk and Insurance	3–5				Distinguish between various types of insurance and the situations in which each might be used (e.g., homeowners/fire insurance, car/accident insurance, health /emergency room visit insurance).

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		Risk and Insurance	3–5				Provide examples of insurance that people buy in order to transfer financial risk (e.g., health, auto, flood).
		Risk and Insurance	6–8				Identify why some forms of insurance may be required (e.g., mortgage companies requiring homeowners insurance and governments imposing minimum automotive liability coverage).
		Risk and Insurance	6–8				List the types of expenses that health-related insurance can cover (e.g., medical, dental, vision).
		Risk and Insurance	6–8				Describe insurance claims a homeowner or renter might make, along with their potential causes (e.g., replace items that are stolen or damaged).
		Risk and Insurance	6–8				Explain what might happen to people who cannot afford to buy insurance for a particular risk or who choose not to buy it.
		Risk and Insurance	9–12				Compare different types of insurance, the protection each offers, and potential providers, including private, employer-sponsored, and government programs.

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		Risk and Insurance	9–12				Analyze factors that influence an individual's automobile insurance coverage decisions (e.g., state-mandated minimums, price, driving history).
		Risk and Insurance	9–12				Estimate the effect of different health insurance deductibles and coinsurance rates on out-of-pocket medical costs.
		Risk and Insurance	9–12				Justify a decision to purchase or forgo life insurance based on various factors.
		Risk and Insurance	9–12				Explain why some people are required to show proof of homeowners or renters insurance and to whom (e.g., mortgage lender, landlord).
		Risk and Insurance	9–12				Enumerate what types of perils are and are not covered by standard renters and homeowners insurance policies.
		Risk and Insurance	9–12				Recommend types of insurance based on individual needs and situations.
		Risk and Insurance	3–5				Compare cost of insurance versus cost of loss.

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		Risk and Insurance	6–8				Explain factors that impact insurance premiums (e.g., coverage amounts, types of coverage, age).
		Risk and Insurance	6–8				Examine the conditions under which it is appropriate and necessary for young adults to have life, auto, health, and disability insurance.
		Risk and Insurance	9–12				Analyze the relationship between insurance terms, coverage levels, and premium costs.
		Risk and Insurance	9–12				Compare insurance policies, rates, premiums, and deductibles to minimize costs.
		Risk and Insurance	K–2				Illustrate what people must do when they enter an agreement.
		Risk and Insurance	3–5				Explain how an insurance contract is a legal agreement between two parties.
		Risk and Insurance	6–8				Describe elements of an insurance policy that make it a contractual agreement.
		Risk and Insurance	9–12				Evaluate the components of insurance contracts, their terms, and their conditions.

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		Risk and Insurance	9–12				Describe the process of filing an insurance claim and calculating expected payments after applying exclusions and deductibles.
		Risk and Insurance	6–8				Provide examples of insurance fraud.
		Risk and Insurance	9–12				Investigate the legal consequences for individuals who are convicted of insurance fraud.
		Credit	K–2				Explain what makes someone a good borrower.
		Credit	3–5				Identify factors that impact a person’s ability to borrow money.
		Credit	6–8				Compare the collection and reporting of information in credit cards to other types of data (e.g., report cards and school transcripts).
		Credit	9–12				Determine how and why credit is granted, including but not limited to the borrower’s character, capacity, capital, and collateral.
		Credit	9–12				Explain pathways to establishing credit (e.g., having a co-signer, becoming an authorized user, getting a secured card).

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		Credit	9–12				Identify credit reporting agencies and the users of the information they collect.
		Credit	9–12				Analyze the factors that determine an individual's credit scores.
		Credit	K–2				Identify items a person might borrow and from whom they would borrow them.
		Credit	3–5				Explain why certain goods and services are often paid for over a period (e.g., homes, vehicles, higher education).
		Credit	3–5				Explain why using a credit card is a form of borrowing.
		Credit	3–5				Examine why financial institutions lend money.
		Credit	3–5				Provide examples of predatory lending practices (e.g., deception, coercion, provision of misinformation, exploitation, and other unethical actions towards an individual who does not need, does not want, or cannot afford the loan).
		Credit	6–8				Discuss various forms of credit and their uses (e.g., credit cards, home loans, auto loans, student loans).

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		Credit	6–8				Summarize the differences between credit cards and debit cards.
		Credit	6–8				Evaluate potential consequences of accumulating debt.
		Credit	6–8				Identify the sources of credit.
		Credit	6–8				Compare the interest rates of traditional lending products (e.g., credit cards, car loans) with those of alternative lending products (e.g., refund anticipation loans, payday loans, rent-to-own).
		Credit	9–12				Provide examples of secured forms of credit (e.g., auto loan, mortgage) and unsecured forms (e.g., personal loan, student loan) and describe how they differ (e.g., collateral, interest rates).
		Credit	9–12				Compare and contrast installment, revolving, and utility/service credit.
		Credit	9–12				Discuss the benefits and trade-offs of using various forms of borrowing (e.g., traditional loans, payday, rent-to-own).
		Credit	K–2				Explain why something borrowed must be returned.

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		Credit	K–2				Explain the difference between buying and borrowing.
		Credit	K–2				Explain how people can borrow money or an item if they promise to return it.
		Credit	3–5				Explain why borrowers might be asked to pay back more than the amount they borrowed.
		Credit	3–5				Compare options for payment on credit cards.
		Credit	3–5				Summarize the advantages and disadvantages of using credit for major purchases (e.g., vehicle, home, higher education).
		Credit	6–8				Explain the difference between simple and compound interest.
		Credit	6–8				Assess whether a specific purchase justifies the use of credit.
		Credit	6–8				Explain why lenders might charge fees to borrowers under certain circumstances (e.g., late payment fees).
		Credit	9–12				Calculate and compare the total cost of using credit for a variety of situations (e.g., making minimum payments on a credit card, financing a home over a period of 15 or 30 years).

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		Credit	9–12				Explain why potential borrowers could weigh the advantages and disadvantages of using credit and reach different conclusions.
		Credit	9–12				Compare the effect of soft versus hard credit inquiries on a person’s credit score.
		Credit	9–12				Explain how certain forms of borrowing (e.g., mortgages, student loans) can be used to better one's financial position (e.g., an asset that appreciates in value, higher income potential).
		Credit	9–12				Investigate fees associated with various forms of credit (e.g., annual fees, balance transfer fees, late fees, loan origination fees, over-the-limit fees).
		Credit	K–2				Identify actions a borrower can take to satisfy a lender when a borrowed item cannot be repaid, is lost, or is damaged.
		Credit	K–2				Explain who can assist in solving problems (e.g., parents, teachers, counselors).
		Credit	3–5				Explain the responsibilities of borrowing.

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		Credit	3–5				Predict potential impacts of overborrowing (e.g., needing to earn more or reduce expenses to pay off loan, losing collateral).
		Credit	3–5				Describe financial challenges individual people may require assistance to solve.
		Credit	6–8				Explain why lenders are required to provide borrowers with certain information (e.g., interest rates, annual percentage rates, fees, terms and conditions).
		Credit	6–8				Identify indicators of excessive debt.
		Credit	6–8				Predict possible consequences of excessive debt or bankruptcy.
		Credit	6–8				Identify professionals trained to assist people with their finances (e.g., accountants, bankers, financial aid officers).
		Credit	9–12				Describe the responsibility borrowers have to repay debts and the consequences of failing to do so.
		Credit	9–12				Investigate the consequences of defaulting on credit and the impact on credit scores and reports.

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		Credit	9–12				Evaluate various rights and laws related to credit (e.g., Truth in Lending, Schumer boxes, required disclosures, right to cancel, Fair Debt Collection, Equal Credit Opportunity Act).
		Credit	9–12				Differentiate between optional and required forms of credit education and counseling (e.g., required forms for student loan recipients and individuals filing for bankruptcy versus voluntary credit counseling for debt management).

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AIR® Headquarters

1400 Crystal Drive, 10th Floor
Arlington, VA 22202-3289
+1.202.403.5000 | [AIR.ORG](https://www.air.org)

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