State Content Standards for Illinois	Episode 101 – What Is a Biz Kid?	Episode 102 – What Is Money?	Episode 103 – How Do You Get Money?	Episode 104 – What Can You Do with Money?	Episode 105 – Money Moves	Episode 106 – Taking Charge of Your Financial Future	Episode 107 – A Biz: What Is It?	Episode 108 – How to Succeed in Biz-Ness by Really Trying!	Episode 109 – Cash and Credit	Episode 110 – How to Achieve Your Financial Goals	Episode 111 – Don't Blow Your Dough	Episode 112 – Introducing Entrepreneurs	Episode 113 – The Biz Kids Challenge	Episode 114 – How to Be a Smart Consumer	Episode 115 – Using Your Credit - Crazy or Compelling?	Episode 116 – Budgeting Basics	Episode 117 – Understanding Business Ethics	Episode 118 – Saving and Investing for Your Future	Episode 119 – A Closer Look at Careers	Episode 120 – The Global Economy	Episode 121 – Bulls, Bears, and Financial Markets	Episode 122 – Sell, Sell, Sell (The Science of Sales)	Episode 123 – Understanding Income and Expenses	Episode 124 – Building and Growing a Business	Episode 125 – Understanding Your Paycheck	Episode 126 – Social Entrepreneurs
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SS.EC.FL.3.1. Explain how people earn pay or income in exchange for work.		•	•																							
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SS.EC.1.2. Demonstrate how our choices can affect ourselves and others in positive and negative ways.				•																						
SS.EC.2.2. Explain the role of money in making exchange easier.				•																						
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SS.EC.FL. 4.2. Explain that money can be saved or spent on goods and services.				•																						
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SS.EC. 2.3. Generate examples of the goods and services that governments provide.																										
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SS.EC.1.5. Analyze why and how individuals, businesses, and nations around the world specialize and trade.																				•						
SS.EC.2.5. Discover how positive incentives (e.g. sale prices and earning money) and negative incentives influence behavior in our nation's economy and around the world.																						•				
SS.EC.3.5. Determine the ways in which the government pays for the goods and services it provides.																										
SS.FL.4.5. Explain that interest is the price the borrower pays for using someone else's money.						•			•	•	•															
Grades 6-8																										
SS.EC.1.6-8.LC. Explain how economic decisions affect the well-being of individuals, businesses and society.											•															
SS.EC.1.6-8.MdC. Explain how external benefits and costs influence choices.						•			•	•	•			•												
SS.EC.1.6-8.MC. Evaluate alternative approaches or solutions to current economic issues in terms of benefits and costs for different groups and society as a whole.														•												
SS.EC.2.6-8.LC. Analyze the role of innovation and entrepreneurship in a market economy.												•												•		•
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SS.EC.2.6-8.MC. Explain how changes in supply and demand cause changes in prices and quantities of goods and services, labor, credit, and foreign currencies.																				•						
SS.EC.3.6-8.LC. Explain why standards of living increase as productivity improves.				•	•	•		•		•													•		•	
SS.EC.3.6-8.MdC. Explain barriers to trade and how those barriers influence trade among nations.																				•						
SS.EC.3.6-8.MC. Evaluate employment, unemployment, inflation, total production, income and economic growth data and how they affect different groups.																										
SS.EC.FL.1.6-8.LC. Analyze the relationship between skills, education, jobs, and income.			•			•		•	•	•	•			•	•			•	•				•		•	
SS.EC.FL.1.6-8.MdC. Identify how people choose to buy goods and services while still maintaining a budget based on income, taxes, savings, and fixed and variable interest rates.						•			•	•	•			•	•	•		•			•		•		•	
SS.EC.FL.1.6-8.MC. Describe the connection between credit, credit options, and interest and credit history.						•			•	•				•	•								•			
SS.EC.FL.2.6-8.LC. Explain the roles and relationships between savers, borrowers, interest, time, and the purposes for saving.						•			•	•				•	•	•		•			•		•		•	
SS.EC.FL.2.6-8.MdC. Explain the correlation between investors, investment options (and associated risks), and income/wealth.						•				•					•			•			•					
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Grades 9-12																										

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SS.EC.1.9-12. Analyze how scarcity and incentives influence choices to consume or produce for different individuals and groups.																										
SS.EC.2.9-12. Use marginal benefits and marginal costs to propose a solution to a significant issue for an individual or community.																										
SS.EC.3.9-12. Evaluate how much competition exists within and among sellers and buyers in specific markets.					•	•				•	•			•				•								
SS.EC.4.9-12. Evaluate the effectiveness of government policies to improve market outcomes, address inequality, or reduce inefficiencies.																										
SS.EC.5.9-12. Analyze the ways in which competition and government regulation influence what is produced and distributed in a market system.																				•						
SS.EC.6.9-12. Use data and economic indicators to analyze past and current states of the economy and predict future trends.																										
SS.EC.7.9-12. Describe how government policies are influenced by and impact a variety of stakeholders.																										
SS.EC.8.9-12. Analyze how advances in technology and investment in capital goods and human capital affect economic growth and standards of living.								•				•						•		•						
SS.EC.9.9-12. Analyze the role of comparative advantage in local, national, and global trade of goods and services.																				•						
SS.EC.10.9-12. Explain how globalization trends and policies affect social, political, and economic conditions in different nations.																				•						
SS.EC.FL.1.9-12. Analyze the costs and benefits of various strategies to increase income.						•				•	•			•	•	•		•			•		•			

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SS.EC.FL.2.9-12. Explain how to make informed financial decisions by collecting information, planning, and budgeting.				•		•			•	•	•			•	•	•		•			•		•		•	
SS.EC.FL.3.9-12. Explain how time, interest rates, and inflation influence saving patterns over a lifetime.						•				•				•	•			•			•					
SS.EC.FL.4.9-12. Analyze costs and benefits of different credit and payment options for goods and services, the role of lenders, and interest.						•			•	•	•			•	•	•		•					•		•	
SS.EC.FL.5.9-12. Evaluate risks and rates of return of diversified investments.										•								•			•					
SS.EC.FL.6.9-12. Analyze the costs and benefits of insurance, including the influences of an individual's characteristics and behavior.																										

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SS.EC.FL.2.6-8.LC. Explain the roles and relationships between savers, borrowers, interest, time, and the purposes for saving.				•	•									•						•		•		•		•
SS.EC.FL.2.6-8.MdC. Explain the correlation between investors, investment options (and associated risks), and income/wealth.							•							•								•		•		
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SS.EC.FL.5.9-12. Evaluate risks and rates of return of diversified investments.		•												•								•				
SS.EC.FL.6.9-12. Analyze the costs and benefits of insurance, including the influences of an individual's characteristics and behavior.							•							•												

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Economics and Financial Literacy																			
Kindergarten																			
SS.EC.1.K. Explain that choices are made because of scarcity (i.e. because we cannot have everything that we want).																			
First Grade																			
SS.EC.1.1. Explain and give examples of when choices are made that something else is given up.																			
SS.EC.2.1. Describe the skills and knowledge required to produce certain goods and services.																			
SS.EC.FL.3.1. Explain how people earn pay or income in exchange for work.																			
Second Grade																			
SS.EC.1.2. Demonstrate how our choices can affect ourselves and others in positive and negative ways.	•																		
SS.EC.2.2. Explain the role of money in making exchange easier.																			
SS.EC.3.2. Compare the goods and services that people in the local community produce and those that are produced in other communities.																			

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SS.EC.FL. 4.2. Explain that money can be saved or spent on goods and services.																			
Third Grade																			
SS.EC.1.3. Compare the goods and services that people in the local community produce and those that are produced in other communities.																			
SS.EC. 2.3. Generate examples of the goods and services that governments provide.																			
SS.EC.FL.3.3. Describe the role of banks and other financial institutions in an economy.								•											
SS.EC.FL. 4.3. Explain that when people borrow, they receive something of value now and agree to repay the lender over time.																			
Fourth Grade																			
SS.EC.1.4. Explain how profits reward and influence sellers.																			
SS.EC. 2.4. Describe how goods and services are produced using human, natural, and capital resources (e.g. tools and machines).																			
SS.EC.FL.3.4. Analyze how spending choices are influenced by price as well as many other factors (e.g. advertising, peer pressure, options).	•			•															
SS.EC.FL. 4.4. Explain that income can be saved, spent on good and services, or used to pay taxes.																			

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Fifth Grade																			
SS.EC.1.5. Analyze why and how individuals, businesses, and nations around the world specialize and trade.																			
SS.EC.2.5. Discover how positive incentives (e.g. sale prices and earning money) and negative incentives influence behavior in our nation's economy and around the world.	•																		
SS.EC.3.5. Determine the ways in which the government pays for the goods and services it provides.																			
SS.FL.4.5. Explain that interest is the price the borrower pays for using someone else's money.																•			
Grades 6-8																			
SS.EC.1.6-8.LC. Explain how economic decisions affect the well-being of individuals, businesses and society.			•	•		•		•		•	•	•	•	•	•	•	•	•	•
SS.EC.1.6-8.MdC. Explain how external benefits and costs influence choices.						•						•		•	•		•	•	•
SS.EC.1.6-8.MC. Evaluate alternative approaches or solutions to current economic issues in terms of benefits and costs for different groups and society as a whole.					•	•					•								
SS.EC.2.6-8.LC. Analyze the role of innovation and entrepreneurship in a market economy.						•				•		•					•		•
SS.EC.2.6-8.MdC. Describe the roles of institutions, such as corporations, non-profits, and labor unions in a market economy.																			

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SS.EC.2.6-8.MC. Explain how changes in supply and demand cause changes in prices and quantities of goods and services, labor, credit, and foreign currencies.					•														
SS.EC.3.6-8.LC. Explain why standards of living increase as productivity improves.			•								•				•		•	•	•
SS.EC.3.6-8.MdC. Explain barriers to trade and how those barriers influence trade among nations.																			
SS.EC.3.6-8.MC. Evaluate employment, unemployment, inflation, total production, income and economic growth data and how they affect different groups.																			
SS.EC.FL.1.6-8.LC. Analyze the relationship between skills, education, jobs, and income.									•						•				•
SS.EC.FL.1.6-8.MdC. Identify how people choose to buy goods and services while still maintaining a budget based on income, taxes, savings, and fixed and variable interest rates.	•															•			
SS.EC.FL.1.6-8.MC. Describe the connection between credit, credit options, and interest and credit history.							•	•								•			•
SS.EC.FL.2.6-8.LC. Explain the roles and relationships between savers, borrowers, interest, time, and the purposes for saving.																	•	•	•
SS.EC.FL.2.6-8.MdC. Explain the correlation between investors, investment options (and associated risks), and income/wealth.														•			•	•	•
SS.EC.FL.2.6-8.MC. Analyze the relationship between financial risks and protection, insurance and costs.																			
Grades 9-12																			

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SS.EC.1.9-12. Analyze how scarcity and incentives influence choices to consume or produce for different individuals and groups.					•										•				
SS.EC.2.9-12. Use marginal benefits and marginal costs to propose a solution to a significant issue for an individual or community.																			
SS.EC.3.9-12. Evaluate how much competition exists within and among sellers and buyers in specific markets.				•						•									
SS.EC.4.9-12. Evaluate the effectiveness of government policies to improve market outcomes, address inequality, or reduce inefficiencies.																			
SS.EC.5.9-12. Analyze the ways in which competition and government regulation influence what is produced and distributed in a market system.																			
SS.EC.6.9-12. Use data and economic indicators to analyze past and current states of the economy and predict future trends.					•														
SS.EC.7.9-12. Describe how government policies are influenced by and impact a variety of stakeholders.																			
SS.EC.8.9-12. Analyze how advances in technology and investment in capital goods and human capital affect economic growth and standards of living.																			
SS.EC.9.9-12. Analyze the role of comparative advantage in local, national, and global trade of goods and services.																			
SS.EC.10.9-12. Explain how globalization trends and policies affect social, political, and economic conditions in different nations.																			
SS.EC.FL.1.9-12. Analyze the costs and benefits of various strategies to increase income.					•						•			•			•	•	•

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SS.EC.FL.2.9-12. Explain how to make informed financial decisions by collecting information, planning, and budgeting.				•			•	•			•			•			•	•	•
SS.EC.FL.3.9-12. Explain how time, interest rates, and inflation influence saving patterns over a lifetime.							•	•						•			•		•
SS.EC.FL.4.9-12. Analyze costs and benefits of different credit and payment options for goods and services, the role of lenders, and interest.							•	•						•			•	•	•
SS.EC.FL.5.9-12. Evaluate risks and rates of return of diversified investments.																			
SS.EC.FL.6.9-12. Analyze the costs and benefits of insurance, including the influences of an individual's characteristics and behavior.																			