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| **Standard** | **Benchmarks** | **Possible Activities** | **Financial Freedom**  |
| SS.912.FL.1 Earning Income(Chapters 3 & 9) | [SS.912.FL.1.1:](http://www.cpalms.org/Public/PreviewStandard/Preview/8552) Discuss that people choose jobs or careers for which they are qualified based on non-income factors, such as job satisfaction, independence, risk, family, or location. | Identify non-income factors that influence career or job choice by interviewing three individuals who work at different jobs. | Ch. 3 |
|  | [SS.912.FL.1.2:](http://www.cpalms.org/Public/PreviewStandard/Preview/8553) Explain that people vary in their willingness to obtain more education or training because these decisions involve incurring immediate costs to obtain possible future benefits. Describe how discounting the future benefits of education and training may lead some people to pass up potentially high rates of return that more education and training may offer. | Explain how people’s willingness to wait or plan for the future affects their decision to get more education or job training in a dynamic labor market.Speculate how a high school student might assess the future benefits of going to college, and describe how that assessment will affect the student’s decision to attend college. | Ch. 3 |
|  | [SS.912.FL.1.3:](http://www.cpalms.org/Public/PreviewStandard/Preview/8554) Evaluate ways people can make more informed education, job, or career decisions by evaluating the benefits and costs of different choices. | Compare the benefits and costs of a college education to those of a technical school.Compare the unemployment rates of workers with different levels of education. | Ch. 3 Ch. 9 |
|  | [SS.912.FL.1.4:](http://www.cpalms.org/Public/PreviewStandard/Preview/8555) Analyze the reasons why the wage or salary paid to workers in jobs is usually determined by the labor market and that businesses are generally willing to pay more productive workers higher wages or salaries than less productive workers. | Explain why wages or salaries vary among workers in different types of jobs and among workers in the same jobs.Discuss why the productivity of workers is important to businesses. | Ch 3Ch. 9 |
|  | [SS.912.FL.1.5:](http://www.cpalms.org/Public/PreviewStandard/Preview/8556) Discuss reasons why changes in economic conditions or the labor market can cause changes in a worker’s income or may cause unemployment. | Explain how an increase in the demand for mobile applications might impact the wages paid to software developers.Explain the effects of a recession on the unemployment rate. |  |
|  | [SS.912.FL.1.6:](http://www.cpalms.org/Public/PreviewStandard/Preview/8557) Explain that taxes are paid to federal, state, and local governments to fund government goods and services and transfer payments from government to individuals and that the major types of taxes are income taxes, payroll (Social Security) taxes, property taxes, and sales taxes | Calculate the amount of taxes a person is likely to pay when given information or data about the person’s sources of income and amount of spending.Identify which level of government receives the tax revenue for a particular tax and describe what is done with the tax revenue. | Ch. 3 |
|  | [SS.912.FL.1.7:](http://www.cpalms.org/Public/PreviewStandard/Preview/8558) Discuss how people’s sources of income, amount of income, as well as the amount and type of spending affect the types and amounts of taxes paid. | Investigate the tax rates on different sources of income and on different types of goods that are purchased. |  |