



**California Academic
Career Technical Education
Jumpstart Scans**

**Standards Matched
to
The Camp Millionaire Curriculum**

April 2004

Forward

The matching of the California State Standards to the "Camp Millionaire Program" will promote financial literacy for students throughout the state of California. By matching the standards directly to the Camp Millionaire Program, teachers will be better equipped to use the training materials in the classroom. The state has mandated that teachers use standards-based instruction to insure students the opportunity for success in school, to pass the high school exit exam, and to score higher on other assessments given at the high school level. A concern has been stated in the National Endowment for Financial Education (NEFE) Executive Summary (2002), "Since 1997, personal finance has been incorporated into the curriculum standards of only a handful of states". This program would make it possible to include the state of California as one of the states that have incorporated the state standards into the Camp Millionaire Program. Teachers will be able to support the Program within their classroom by demonstrating the standards-based instruction in the training materials. Several standards have been matched to the training materials: California state standards which includes the Career Technical Standards, Business Challenge Standards, English Language Arts, Mathematics, Social Science/Economic Standards at 5-12 grade levels; Jump\$tart National Standards in Personal Finance with benchmarks, applications, and glossary; and the Secretary's Commission on Achieving Necessary Skills (SCANS). The California academic content standards were adopted by the State Board of Education in 1997. Those standards form the basis of curriculum development at every grade level and a statewide assessment and accountability system. The updated Business Challenge Standards were approved in 2003. Jump\$tart updated their standards in personal finance during the summer of 2001. In 1990, the Secretary of Labor appointed a commission to determine the skills our young people need to succeed in the world of work. The commission's fundamental purpose was to encourage a high-performance economy characterized by high-skill, high-wage employment. Although the commission completed its work in 1992, its findings and recommendations continue to be a valuable source of information for individuals and organizations involved in education and workforce development.

The matched standards was developed as a guideline for the classroom by a team of teachers who are directly involved in financial education at the middle school and secondary levels.

This document does not express the opinions nor does it reflect the position or the policy of the United States Department of Education, California Department of Education, or the Los Angeles County Office of Education and no official endorsement by the organizations should be inferred.

Steps in using the guide:

- The standards are listed as a reference to the entire Camp Millionaire training materials.
- Each instructor may use different strategies and resources to teach the program. It is advised that each instructor becomes familiar with the standards listed, and only reference the standards they actually cover in their particular training program.
- Instructors may reference the entire standard by writing out the standard contents or they may use the reference number.
- It is suggested the standard contents are written out for students either on a whiteboard, poster, or in a handout. They will better understand the standard when it is completely written out. Instructors may want to “unwrap” the standards. To “unwrap” means to put the contents of the standard in a verbiage that is more student-friendly, so they will better understand what they should know and be able to do.
- The reference number may be used in documents such as: Course outlines and lesson plans. This condenses the standards and will enable others to be aware the standards are being addressed within the training material.

Documents used in matching the standards to the Camp Millionaire training material are:

- Challenge Business Standards (2000)
- English-Language Arts Content Standards for CA Public Schools K-12 (12/97)
- Mathematics Content Standards for CA Public Schools K-12 (1999)
- History-Social Science (Economics) Framework for CA Public Schools (1997)
- Jump\$tart National Standards in Personal Finance (2nd Edition, 2002)
- Secretary’s Commission on Achieving Necessary Skills (1990)

To purchase the documents used in this crosswalk contact the following:

California Department of Education
CDE Press, Sales Office, P.O. Box 271
Sacramento, CA 95812-0271
916-445-1260 or Fax 916-323-0823

For more information and/or questions please contact:

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CAMP MILLIONAIRE FOR KIDS

California Content Standards

English Language Arts - 5th Grade

Reading

1.0 Word Analysis, Fluency, and Systematic Vocabulary

Students use their knowledge and word origins and word relationships, as well as historical and literacy context clues, to determine the meaning of specialized vocabulary and to understand the precise meaning of grade-level-appropriate words.

Word Recognition -

- 1.1 Read aloud narrative and expository text fluently and accurately with appropriate pacing, intonation and expression.

Vocabulary and Concept Development –

- 1.5 Understand and explain the figurative and metaphorical use in context.

2.0 Reading Comprehension (Focus on Informational Materials)

Students read and understand grade-level-appropriate material. They describe and connect the essential ideas, arguments, and perspectives of the text by using their knowledge of text structure, organization, and purpose.

- 2.1 Understand how text features (e.g., format, graphics, sequence, diagrams, illustrations, charts, maps) make information accessible and usable.
- 2.2 Analyze text that is organized in sequential or chronological order.

Comprehension and Analysis of Grade-Level-Appropriate Text

- 2.3 Discern main ideas and concepts presented in texts, identifying and assessing evidence that supports those ideas.
- 2.4 Draw inferences, conclusion, or generalizations about text and support them with textual evidence and prior knowledge.

Expository Critique

- 2.5 Distinguish facts, supported inferences and opinions in text.

Writing

1.0 Writing Strategies

Research and Technology

- 1.3 Use organizational features of printed text (e.g., citations, end notes, bibliographic references) to locate relevant information.
- 1.4 Create simple documents by using electronic media and employing organizational features (e.g., passwords, entry and pull-down menus, word searches, the thesaurus, spell checks).

Evaluation and Revision

- 1.5 Edit and revise manuscripts to improve the meaning and focus of writing by adding, deleting, consolidating, clarifying, and rearranging words and sentences.

Written and Oral English Language Conventions

The standards for written and oral English Language conventions have been placed between those for writing and for listening and speaking because these conventions are essential to both sets of skills.

1.0 Written and Oral English Language Conventions

Students write and speak with a command of standard English conventions appropriate to this grade level.

Capitalization

- 1.4 Use correct capitalization

Spelling

- 1.5 Spell roots, prefixes, contractions, and syllable constructions correctly.

Listening and Speaking

1.0 Listening and Speaking Strategies

Students deliver focused, coherent presentations that convey ideas clearly and relate to the background and interests of the audiences. They evaluate the content of oral communication.

Comprehension

- 1.1 Ask questions that seek information not already discussed.
- 1.2 Interpret a speaker's verbal and nonverbal messages, purposes, and perspectives.
- 1.3 Make inferences or draw conclusions based on an oral report.

Organization and Delivery of Oral Communication

- 1.4 Select a focus, organizational structure, and point of view for an oral presentation.
- 1.5 Clarify and support spoken ideas with evidence and examples.
- 1.6 Engage the audience with appropriate verbal cues, facial expressions and gestures.
- 1.7 Analyze media as sources for information, entertainment, persuasion, interpretation of events and transmission.

2.0 Speaking Applications (Genres and Their Characteristics)

Students deliver well-organized formal presentations employing traditional rhetorical strategies (e.g., narration, exposition, persuasion, description). Student speaking demonstrates a command of standard American English and the organizational and delivery strategies outlined in Listening and Speaking Standard 1.0

Using the speaking strategies of grade five outlined in Listening and Speaking Standard 1.0, students:

- 2.1 Deliver narrative presentations:
 - a. Establish a situation, plot, point of view, and setting with descriptive words and phrases.

- 2.2 Deliver informative presentations about and an important idea issue, or event by the following means:
 - a. Frame questions to direct the investigation
 - b. Establish a controlling idea or topic
 - c. Develop the topic with simple facts, details, examples, and explanations
- 2.3 Deliver oral responses to literature;
 - a. Summarize significant events and details
 - b. Articulate an understanding of several ideas or images communicated by the literary work.
 - c. Use examples of textual evidence from the work to support conclusions.

CAMP MILLIONAIRE FOR KIDS

California Content Standards

English Language Arts - 6th Grade

Reading

1.0 Word Analysis, Fluency, and Systematic Vocabulary

Students use their knowledge and word origins and word relationships, as well as historical and literacy context clues, to determine the meaning of specialized vocabulary and to understand the precise meaning of grade-level-appropriate words.

Word Recognition -

- 1.1 Read aloud narrative and expository text fluently and accurately with appropriate pacing, intonation and expression.

Vocabulary and Concept Development –

- 1.2 Identify and interpret figurative language and words with multiple meanings.
- 1.3 Recognize the origins and meanings of frequently used foreign words in English and use these words accurately in speaking and writing.
- 1.4 Monitor expository text for unknown words or words with novel meanings by using word, sentence, and paragraph clues to determine meaning.

2.0 Reading Comprehension (Focus on Informational Materials)

Students read and understand grade-level-appropriate material. They describe and connect the essential ideas, arguments, and perspectives of the text by using their knowledge of text structure, organization, and purpose.

- 2.1 Identify the structural features of popular media (e.g., newspapers, magazines, online information) and use the features to obtain information.
- 2.2 Analyze text that uses the compare-and-contrast- organizational pattern.

Comprehension and Analysis of Grade-Level-Appropriate Text

- 2.3 Connect and clarify main ideas by identifying their relationships to other sources and related topics.
- 2.4 Clarify an understanding of texts by creating outlines, logical notes, summaries, or reports.
- 2.5 Follow multiple-step instructions for preparing applications (e.g. for a public library card, bank savings account, sports club, league membership).

Expository Critique

- 2.6 Determine the adequacy and appropriateness of the evidence for author's conclusions.
- 2.7 Make reasonable assertions about a text through accurate, supporting citations.

Writing

1.0 Writing Strategies

Students write clear, coherent, and focused essays. The writing exhibits students' awareness of the audience and purpose. Essays contain formal introductions, supporting evidence, and conclusions. Students progress through the stages of the writing process as needed.

Organization and Focus

- 1.3 Use a variety of effective and coherent organizational patterns, including comparison and contrast; organization by categories; and arrangements by spatial order, order of importance, or climactic order.

Research and Technology

- 1.4 Use organizational features of electronic text (e.g., bulletin boards, databases, keyword searches, e-mail addresses) to locate information.
- 1.5 Compose documents with appropriate formatting by using word-processing skills and principles of design (e.g., margins, tabs, spacing, columns, page orientation).

Evaluation and Revision

- 1.6 Edit and revise manuscripts to improve the meaning and focus of writing by adding, deleting, consolidating, clarifying, and rearranging words and sentences.

Written and Oral English Language Conventions

The standards for written and oral English Language conventions have been placed between those for writing and for listening and speaking because these conventions are essential to both sets of skills.

1.0 Written and Oral English Language Conventions

Students write and speak with a command of standard English conventions appropriate to this grade level.

Sentence Structure

- 1.1 Use simple, compound, and compound-complex sentences; use effective coordination and subordination of ideas to express complete thoughts.

Capitalization

- 1.4 Use correct capitalization

Spelling

- 1.6 Spell roots, prefixes, contractions, and syllable constructions correctly.

Listening and Speaking

1.0 Listening and Speaking Strategies

Students deliver focused, coherent presentations that convey ideas clearly and relate to the background and interests of the audiences. They evaluate the content of oral communication.

Comprehension

- 1.1 Relate the speaker's verbal communication (e.g., word choice, pitch, feeling, tone) to the nonverbal message (e.g., posture, gesture).

Organization and Delivery of Oral Communication

- 1.4 Select a focus, organizational structure, and point of view, matching the purpose, message, occasion, and vocal modulation to the audience.
- 1.6 Support opinions with detailed evidence and with visual or media displays that use appropriate technology.
- 1.7 Use effective rate, volume, pitch, and tone and align nonverbal elements to sustain audience interest and attention.
- 1.8 Analyze media as sources for information, entertainment, persuasion, interpretation of events and transmission.

2.0 Speaking Applications (Genres and Their Characteristics)

Students deliver well-organized formal presentations employing traditional rhetorical strategies (e.g., narration, exposition, persuasion, description). Student speaking demonstrates a command of standard American English and the organizational and delivery strategies outlined in Listening and Speaking Standard 1.0 using the speaking strategies of grade six outlined in Listening and Speaking Standard 1.0, students:

- 2.1 Deliver narrative presentations:
 - a. Establish a context, plot, point of view.
- 2.2 Deliver informative presentations :
 - a. Pose relevant questions sufficiently limited in scope to be completely and thoroughly answered.
 - b. Develop the topic with facts, details, examples, and explanations from multiple authoritative sources (e.g., speakers, periodicals, online information).
- 2.3 Deliver oral responses to literature;
 - a. Develop an interpretation exhibiting careful reading, understanding, and insight.
- 2.8 Deliver persuasive presentations
 - a. Deliver a clear statement of the position.
 - b. Include relevant evidence
 - c. Offer a logical sequence of information
 - d. Engage the listener and foster acceptance of the proposition or proposal.

CAMP MILLIONAIRE FOR KIDS

California Content Standards

English Language Arts - 7th Grade

Reading

1.0 Word Analysis, Fluency, and Systematic Vocabulary

Students use their knowledge and word origins and word relationships, as well as historical and literacy context clues, to determine the meaning of specialized vocabulary and to understand the precise meaning of grade-level-appropriate words.

Vocabulary and Concept Development –

1.3 Clarify word meanings through the use of definition, example restatement, or contract.

2.0 Reading Comprehension (Focus on Informational Materials)

Students read and understand grade-level-appropriate material. They describe and connect the essential ideas, arguments, and perspectives of the text by using their knowledge of text structure, organization, and purpose.

2.1 Understand and analyze the differences in structure and purpose between various categories of informational materials (e.g., textbooks, newspapers, instructional manuals, signs).

2.2 Locate information by using a variety of consumer, workplace, and public documents.

2.3 Analyze text that used the cause-and-effect organizational pattern.

Comprehension and Analysis of Grade-Level-Appropriate Text

2.6 Understand and explain the use of a simple mechanical device by following technical directions.

Writing

1.0 Writing Strategies

Students write clear, coherent, and focused essays. The writing exhibits students' awareness of the audience and purpose. Essays contain formal introductions, supporting evidence, and conclusions. Students progress through the stages of the writing process as needed.

Organization and Focus

1.2 Support all statements and claims with anecdotes, descriptions, facts and statistics, and specific examples.

Research and Technology

1.4 Identify topics; ask and evaluate questions; and develop ideas leading to inquiry, investigating, and research.

1.5 Create documents by using word-processing skills and publishing programs, develop simple databases and spreadsheets to manage information and prepare reports.

Written and Oral English Language Conventions

The standards for written and oral English language conventions have been placed between those for writing and for listening and speaking because these conventions are essential to both set of skills.

1.0 Written and Oral English Language Conventions

Students write and speak with a command of standard English conventions appropriate to the grade level.

Sentence Structure

- 1.3 Demonstrate the mechanics of writing (e.g., quotations marks, commas at the end of dependent clauses) and appropriate English usage (e.g., pronoun reference)

Capitalization

- 1.6 Use correct capitalization.

Spelling

- 1.7 Spell derivatives correctly by applying the spellings of bases and affixes.

Listening and Speaking

1.0 Listening and Speaking Strategies

Deliver focused, coherent presentations that convey ideas clearly and relate to the background and interests of the audiences. They evaluate the content of oral communication.

Comprehension

- 1.1 Ask probing questions to elicit information, including evidence to support the speaker's claims and conclusions.
- 1.3 Respond to persuasive messages with questions, challenges, or affirmations.

Organization and Delivery of Oral Communication

- 1.6 Use speaking techniques, including voice modulations, inflection, tempo, enunciation, and eye contact, for effective presentations.

Analysis and Evaluation of Oral and Media Communications

- 1.6 Provide constructive feedback to speakers concerning the coherence and logic of a speech's content and delivery and its overall impact upon the listener.
- 1.8 Analyze the effect on the viewer of images, text, and sound in electronic journalism; identify the techniques used to achieve the effects of each instance studied.

2.0 Speaking Applications (Genres and Their Characteristics)

Students deliver well-organized formal presentations employing traditional rhetorical strategies (e.g., narration, exposition, persuasion, description). Student speaking demonstrates a command of standard American English and the organizational and delivery strategies outlined in Listening and Speaking Standard 1.0 Using the speaking strategies of grade seven outlined in Listening and Speaking Standard 1.0, students:

- 2.1 Deliver narrative presentations:
 - a. Establish a context, plot line,(having a beginning conflict, rising action, climax, and denouement), and point of view.
- 2.2 Deliver informative presentations :
 - c. Convey a comprehensive understanding of sources, not just superficial details.
- 2.3 Deliver research presentations:
 - a. Pose relevant and concise questions about the topic.
 - b. Convey clear and accurate perspectives on the subject.
 - c. Include evidence generated through the formal research process (e.g., use of a card catalog, computer databases, magazines, newspapers, dictionaries).

CAMP MILLIONAIRE FOR KIDS

California Content Standards

English Language Arts - 8th Grade

Reading

1.0 Word Analysis, Fluency, and Systematic Vocabulary

Students use their knowledge and word origins and word relationships, as well as historical and literacy context clues, to determine the meaning of specialized vocabulary and to understand the precise meaning of grade-level-appropriate words.

Vocabulary and Concept Development –

- 1.4 Use word meanings within the appropriate context and show ability to verify those meanings by definition, restatement, example, comparison or contrast.

2.0 Reading Comprehension (Focus on Informational Materials)

Students read and understand grade-level-appropriate material. They describe and connect the essential ideas, arguments, and perspectives of the text by using their knowledge of text structure, organization, and purpose.

- 2.1 Compare and contrast the features and elements of consumer materials to gain meaning from documents (e.g., warranties, contracts, product information, instruction manuals).
- 2.2 Analyze text that uses proposition and support patterns. Comprehension and Analysis of Grade-Level-Appropriate Text
- 2.3 Find similarities and differences between texts in the treatment, scope, or organization of ideas.
- 2.6 Use information from a variety of consumer, workplace, and public documents to explain a situation or decision and to solve a problem.

Writing

1.0 Writing Strategies

Students write clear, coherent, and focused essays. The writing exhibits students' awareness of the audience and purpose. Essays contain formal introductions, supporting evidence, and conclusions. Students progress through the stages of the writing process as needed.

Organization and Focus

Research and Technology

- 1.2 Plan and conduct multiple-step information searches by using computer networks and modems.
- 1.5 Achieve an effective balance between researched information and original ideas.

2.0 Writing Applications(Genres and Their Characteristics)

- 2.3 Write research papers:
 - e. Organize and display information on charts, maps and graphs.

- 2.4 b. Present detailed evidence, examples, and reasoning to support arguments, differentiating between facts and opinion.
- c. Provide details, reasons, and examples, arranging them effectively by anticipating and answering reader concerns and counterarguments.

Written and Oral English Language Conventions

The standards for written and oral English language conventions have been placed between those for writing and for listening and speaking because these conventions are essential to both set of skills.

1.0 Written and Oral English Language Conventions

Students write and speak with a command of standard English conventions appropriate to the grade level.

Sentence Structure

- 1.1 Use correct and varied sentence types and sentence openings to present a lively and effective personal style.
- 1.2 Use subordination, coordination, apposition, and other devices indicate clearly the relationship between ideas.

Grammar

- 1.4 Edit written manuscripts to ensure that correct grammar is used.

Punctuation and Capitalization

- 1.5 Use correct punctuation and capitalization.

Spelling

- 1.5 Use correct spelling conventions.

Listening and Speaking

1.0 Listening and Speaking Strategies

Deliver focused, coherent presentations that convey ideas clearly and relate to the background and interests of the audiences. They evaluate the content of oral communication.

Comprehension

- 1.1 Analyze oral interpretations of literature, including language choice and delivery, and the effect of the interpretations of the listener.
- 1.2 Paraphrase a speaker's purpose and point of view and ask relevant questions concerning the speaker's content, delivery and purpose.

Organization and Delivery of Oral Communication

- 1.6 Use appropriate grammar, word choice, enunciation, and pace during formal presentations.

2.0 Speaking Applications (Genres and Their Characteristics)

Students deliver well-organized formal presentations employing traditional rhetorical strategies (e.g., narration, exposition, persuasion, description). Student speaking demonstrates a command of standard American English and the organizational and delivery strategies outlined in Listening and Speaking Standard 1.0 Using the speaking strategies of grade eight outlined in Listening and Speaking Standard 1.0, students:

- 2.1 Deliver narrative presentations:
 - a. Relate a clear, coherent incident, event, or situation by using well chosen details.
- 2.3 Deliver research presentations:
 - d. Organize and record information on charts, maps and graphs.
- 2.4 Deliver persuasive presentations
 - b. Differentiate fact from opinion and support arguments with detailed evidence, examples, and reasoning.

CAMP MILLIONAIRE FOR KIDS

California Content Standards

English Language Arts – 9th & 10th Grade

Reading

1.0 Reading Comprehension (Focus on Informational Materials)

Students read and understand grade-level-appropriate material.

Structural Features of Informational Materials

- 1.1 Analyze the structure and format of functional workplace documents, including the graphics and headers, and explain how authors use the features to achieve their purposes.
- 1.2 Prepare a bibliography of reference materials for a report using a variety of consumer, workplace, and public documents.

Comprehension and Analysis of Grade-Level-Appropriate Text

- 1.4 Generate relevant questions about readings on issues that can be researched.
- 1.6 Demonstrate use of sophisticated learning tools by following technical directions (e.g., those found with graphic calculators and specialized software programs and in access guides to World Wide Web on the Internet).

Writing

1.0 Writing Strategies

Students write coherent and focused essays that convey a well-defined perspective and tightly reasoned argument. The writing demonstrates students' awareness of the audience and purpose. Students progress through the stages of the writing process as needed.

Research and Technology

- 1.8 Design and publish documents by using advanced publishing software and graphic programs.

Evaluation and Revision

- 1.9 Revise writing to improve logic and coherence of the organization and controlling perspective, the precision of word choice, and the tone by taking into consideration the audience, purpose, and formality of the context.

2.0 Writing Applications (Genres and Their Characteristics)

Students combine the rhetorical strategies of narration, exposition, and description to produce texts 1,500 words each. Student writing demonstrates a command of standard American English and the research.

- 2.4 Write expository compositions, including analytical essays and research reports:
 - c. Make distinctions between the relative value and significance of specific data, facts, and ideas.

- 2.4 d. Include visual aids by employing appropriate technology to organize and record information on charts, maps, and graphs.
- f. Use technical terms and notations accurately Written and Oral English

Language Conventions

The standards for written and Oral English language conventions have been placed between those for writing and for listening and speaking because these conventions are essential to both sets of skills.

1.0 Written Oral English Language Conventions

Students write and speak with a command of standard English conventions.

- 1.3 Demonstrate an understanding of proper English usage and control of grammar, paragraph and sentence structure, diction and syntax.

Manuscript Form

- 1.5 Produce legible work that shows accurate spelling and correct use of the conventions of punctuation and capitalization.

Listening and Speaking

1.0 Listening and Speaking

Students formulate adroit judgments about oral communication.

Comprehension

- 1.2 Compare and contrast the ways in which media genres (e.g., televised news magazines, documentaries, online information) cover the same event.

Organization and Delivery of Oral Communication

- 1.7 Use props, visual aids, graphs, and electronic media to enhance the appeal and accuracy of presentations.

CAMP MILLIONAIRE FOR KIDS

California Content Standards

English Language Arts – 11th & 12th Grade

Reading

1.0 Reading Comprehension (Focus on Informational Materials)

Students apply their knowledge of word origins to determine the meaning of new words encountered in reading materials and use those words accurately.

Comprehension Features of Informational Materials

- 1.2 Analyze the way in which clarity of meaning is affected by the patterns of organization, hierarchical structures, repetition of the main ideas, syntax, and word choices in the text.
- 1.3 Verify and clarify facts presented in other types of expository texts by using a variety of consumer, workplace, and public documents.
- 1.4 Make warranted and reasonable assertions about the author's arguments by using elements to the text to defend and clarify interpretations.
- 1.5 Analyze an author's implicit and explicit philosophical assumptions and beliefs about a subject.

Expository Critique

- 1.6 Critique the power, validity, and truthfulness of arguments set forth in public documents; their appeal to both friendly and hostile audiences; and the extent to which the arguments anticipate and address reader concerns and counterclaims(e.g., appeal to reason, to authority, to pathos and emotions)

Writing

1.0 Writing Strategies

Students write coherent and focused texts that convey a well-defined perspective and tightly reasoned argument. The writing demonstrates students' awareness of the audience and purpose and progression through the stages of the writing progress.

Organization and Focus

- 1.1 Demonstrate an understanding of the elements (e.g., purpose, speaker, audience, form) when completing narrative, expository, persuasive, or descriptive writing assignments.
- 1.5 Use language in natural, fresh, and vivid ways to establish a specific tone.

Research and Technology

- 1.6 Develop presentations by using clear research questions and creative and critical research strategies (e.g., field studies, oral histories, interviews, experiments, electronic sources).
- 1.8 Integrate databases, graphics, and spreadsheets into word processed documents.

2.0 Writing Applications (Genres and Their Characteristics)

Students combine the rhetorical strategies of narration, exposition, persuasion, and description to produce texts of at least 1,500 words each.

- 2.3 Explore the significance of personal experiences, events, conditions, or concerns by using rhetorical strategies (e.g., narration, description, expositions).
- 2.5 Write job applications and resumes:
 - a. Provide clear and purposeful information and address the intended audience appropriately.
 - b. Use varied levels, patterns, and types of language to achieve intended audience effects and aid comprehension.
 - c. Modify the tone to fit the purpose and audience.
 - d. Follow the conventional style for that type of document (e.g., resume, memorandum) and use page formats, fonts, and spacing that contribute to the readability and impact of the document.
- 2.9 Deliver multimedia presentations
 - a. Combine text, images, and sound and draw information from many Sources (e.g. television broadcasts, videos, newspapers, magazines, CD-ROMS, the Internet, electronic media-generated images).
 - b. Select an appropriate medium for each element of the presentation.
 - c. Use the selected media skillfully, editing appropriately and monitoring For quality.
 - d. Test the audience’s response and revise the presentation accordingly.

Written and Oral English Language Conventions

The standards for written and oral English language conventions have been placed between those for writing and listening and speaking because these convention are essential to both sets of skills.

1.0 Written and Oral English Language Conventions

- 1.1 Demonstrate control of grammar, diction, and paragraph and sentence structure and an understanding of English usage.
- 1.2 Produce legible work that shows accurate spelling and correct punctuation and capitalization.

Listening and Speaking

1.0 Listening and Speaking Strategies

Students formulate adroit judgments about oral communications. They deliver focused and coherent presentations that convey clear and distinct perspectives and demonstrate solid reasoning. They use gestures, tone, and vocabulary tailored to the audience and purpose.

Organization and Delivery of Oral Communication

- 1.3 Distinguish between and use various forms of classical and contemporary logical arguments, including:
 - a. Inductive and deductive reasoning

- 1.6 Use logical, ethical, and emotional appeals that enhance a specific tone and purpose
- 1.8 Use effective and interesting language, including:
 - a. Informal expressions for effect
 - b. Standard American English for clarity
 - c. Technical language for specificity

2.0 Speaking Applications (Genres and Their Characteristics)

Students deliver polished formal and extemporaneous presentations that combine traditional rhetorical strategies of narration, exposition, persuasion, and description. Student speaking demonstrates a command of standard American English and the organizational and delivery strategies outlined in Listening and Speaking Standard 1.0.

Using the speaking strategies of grade eleven and twelve outlined in Listening and Speaking Standard 1.0 students:

- 2.1 Deliver reflective presentations:
 - a. Explore the significance of personal experiences, events, conditions, or concerns, using appropriate rhetorical strategies (e.g., narration, descriptions, exposition, persuasion).
 - c. Maintain a balance between describing the incident and relating it to more general, abstract ideas.
- 2.4 Deliver multimedia presentations
 - a. Combine text, images, and sound by incorporating information from a wide range of media, including films, newspapers, magazines, CD-ROMS, online information, television, videos, and electronic media-generated images.
 - b. Select an appropriate medium for each element of the presentation.
 - c. Use the selected media skillfully, editing appropriately and monitoring for quality.
 - d. Test the audience's response and revise the presentation accordingly.

CAMP MILLIONAIRE FOR KIDS

California Content Standards

Math – 5th Grade

Number Sense

- 1.0 Students compute with very large and very small numbers, positive integers, decimals, and fractions and understand the relationship between decimals, fractions, and percents. They understand the relative magnitudes of numbers**
- 1.2 Interpret percents as a part of a hundred; find decimal and percents for common fractions and explain why they represent the same value; compute a given percent of a whole number.
- 2.0 Students perform calculations and solve problems involving addition, simple multiplication and division of fractions and decimals:**
- 2.1 Add, subtract, multiply, and divide with decimals; add with negative subtract positive integers from negative integers; and verify the reasonableness of the results.
- 2.4 Solve simple problems, including ones arising in concrete situations involving the addition and subtraction of fractions and mixed numbers (like and unlike denominators of 20 or less), and express answers in the
- 2.5 Understand the concept of multiplication and division of fractions.
- 2.6 Compute and perform simple multiplication and division of fraction procedures to solving problems.

Algebra and Functions

- 1.0 Students use variables in simple expressions, compute the value of the expression**
for specific values of the variable, and plot and interpret the results:
- 1.1 Use information taken from a graph or equation to answer questions about a problem situation.
- 1.2 Use a letter to represent an unknown number, write and evaluate simple algebraic expressions in one variable by substitution.

Statistics, Data Analysis, and Probability

- 1.0 Students display, analyze, compare, and interpret different data sets, including**
data sets of different sizes:
- 1.1 Know the concepts of mean, median, and mode, compute and compare simple examples to show that they may differ.
- 1.2 Organize and display single-variable data in appropriate graphs and representations (e.g., histogram, circle graphs) and explain which types of graphs are appropriate for various data sets.
- 1.3 Use fractions and percentages to compare data sets of different sizes.
- 1.4 Identify ordered pairs of data from a graph and interpret the meaning of the data in terms of the situation depicted by the graph.

Mathematical Reasoning

1.0 Students make decisions about how to approach problems:

1.2 Determine when and how to break a problem into simpler parts.

2.0 Students use strategies, skills, and concepts in finding solutions:

2.1 Use estimation to verify the reasonableness of calculated results.

2.3 Use a variety of methods, such as words, numbers, symbols, charts, graphs, tables, diagrams, and models, to explain mathematical reasoning.

3.0 Students move beyond a particular problem by generalizing to other situations:

3.1 Evaluate the reasonableness of the solution in the context of the original situation.

CAMP MILLIONAIRE FOR KIDS

California Content Standards

Math – 6h Grade

Number Sense

- 1.0 Students compare and order positive and negative fractions, decimals, and mixed numbers.** Students solve problems involving fractions, ratios, proportions, and percentages.
- 1.2 Interpret and use ratios in different contexts (e.g., batting averages, miles per hour) to show the relative sizes of two quantities, using appropriate notations (a/b, a to b, a:b)
 - 1.4 Calculate given percentages of quantities and solve problems involving discounts at sales, interest earned, and tips.
- 2.0 Students calculate and solve problems involving addition, subtractions, multiplication, and division:**
- 2.1 Solve problems involving addition, subtraction, multiplication, and division of positive fractions and explain why a particular operation was used for a given situation.

Algebra and Functions

- 2.0 Students analyze and use tables, graphs, and rules to solve problems involving rates and proportions:**
- 2.2 Demonstrate an understanding that rate is a measure of one quantity per unit value of another quantity.

Statistics, Data Analysis, and Probability

- 1.0 Students compute and analyze statistical measurements for data sets:**
- 1.1 Compute the range, mean, median, and mode of the sets.
 - 1.2 Understand how additional data added to data sets may affect these computations of measures of central tendency.
 - 1.3 Understand how the inclusion or exclusion of outliers affects measures of central tendency.
 - 1.4 Know why a specific measure of central tendency (mean, median, mode) provides the most useful information in a given context.
- 2.0 Students determine theoretical and experimental probabilities and use these to make predictions about events:**
- 3.1 Represent all possible outcomes for compound events in a organized way (e.g., tables, grids, tree diagrams) and express the theoretical probability of each outcome).

Mathematical Reasoning

- 1.0 Students make decisions about how to approach problems:**
- 1.1 Determine when and how to break a problem into simpler parts.
- 2.0 Students use strategies, skills, and concepts in finding solutions:**

- 2.1 Use estimation to verify the reasonableness of calculated results.
- 2.2 Apply strategies and results from simpler problems to more complex problems.
- 2.3 Estimate unknown quantities graphically and solve for them by using logical reasoning and arithmetic and algebraic techniques.
- 2.4 Use a variety of methods, such as words, numbers, symbols, charts, graphs, and models, to explain mathematical reasoning.

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California Content Standards

Math – 7th Grade

Number Sense

1.0 Students know the properties of, and compute with, rational numbers expressed.

in a variety of forms:

- 1.3 Convert fractions to decimals and percents and use these representations in estimations, computations, and applications.
- 1.6 Calculate the percentage of increases and decreases of a quantity.
- 1.7 Solve problems that involve discounts, markups, commissions, and profit and compute simple and compound interest.

2.0 Students use exponents, powers, and roots and use exponents in working with

fractions:

- 2.2 Add and subtract fractions by using factoring to find common denominators.
- 2.3 Multiply, divide, and simplify rational numbers by using exponent rules.

4.0 Students graph and interpret linear and some nonlinear functions:

- 4.2 Solve multistep problems involving rate, average speed, distance, and time or a direct variation.

Statistics, Data Analysis, and Probability

1.0 Students collect, organize, and represent data sets that have one or more variables

and identify relationships among variables within a data set by hand and through the use of an electronic spreadsheet software program:

- 1.3 Understand the meaning of, and be able to compute, the minimum, the lower quartile, the medium, the upper quartile, and the maximum of a data set.

Mathematical Reasoning

1.0 Students make decisions about how to approach a problem:

- 1.1 Analyze problems by identifying relationships, distinguishing relevant from irrelevant information, identifying missing information, sequencing and prioritizing information, and observing patterns.
- 1.3 Determine when and how to break a problem into simpler parts.

2.0 Students use strategies, skills, and concepts in finding solutions:

- 2.1 Use estimation to verify the reasonableness of calculated results.
- 2.2 Apply strategies and results from simpler problems to more complex problems.
- 2.3 Estimate unknown quantities graphically and solve for them by using logical reasoning and arithmetic and algebraic techniques.

- 2.5 Use a variety of methods, such as words, numbers, symbols, charts, graphs, tables, diagrams, and models, to explain mathematical reasoning.
 - 2.6 Express the solution clearly and logically by using the appropriate mathematical notation and terms and clear language; support solutions evidence in both verbal and symbolic work.
 - 2.7 Indicate the relative advantages of exact and approximate solutions to problems and give answers to a specified degree of accuracy.
 - 2.8 Make precise calculations and check the validity of the results from the context of the problem.
- 3.0 Students determine a solution is complete and move beyond a particular problem by generalizing to other situations.**
- 3.1 Evaluate the reasonableness of the solution in the context of the original situation.
 - 3.3 Develop generalizations of the results obtained and the strategies used and apply them to new problem situations.

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California Content Standards

Algebra 1 – Grades Eight Through Twelve

Symbolic reasoning and calculations with symbols are central in algebra. Through the study of algebra, a student develops an understanding of the symbolic language of mathematics and the sciences. In addition, algebraic skills and concepts are developed and used in a wide variety of problem-solving situations.

- 5.0** Students solve multistep problems, including word problems, involving linear equations and linear inequalities in one variable and provide justification for each step.
- 13.0** Students add, subtract, multiply, and divide rational expressions and functions. Students solve both computationally and conceptually challenging problems by using these techniques.
- 18.0** Students determine whether a relation defined by a graph, a set of ordered pairs, or a symbolic expression is a function and justify the conclusion.

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Challenge Standards

Career Preparation - Business Education

1.0 Business Core

- 1.2 Business Environment: Students will understand the development and structure of business environments. They will demonstrate competency by identifying the dynamic components of business structure and its relationship to the global business environment.
 - 1.2.1 Business Ethics-define business ethics and explain the importance of ethical standards and social responsibilities in the business environment.
- 1.3 Career Preparation, Job Acquisition and Retention: Students will understand the career preparation and job acquisition skills required for employment, professional growth, and employment transitions in the field of business occupations. They will demonstrate competency by researching career options, applying job acquisition skills, preparing job search documentation, and modeling appropriate workplace demeanor.
 - 1.3.3 Goal Setting-identify steps for setting goals and write personal goals and objectives.
- 1.5 Employability Skills: Students will understand the factors essential to a productive workforce in a culturally diverse global environment. They will demonstrate competency by identifying the skills which positively affect productivity.
 - 1.5.6 Teamwork-develop the ability to work in teams by participating in group activities.
 - 1.5.7 Time Management- prioritize work to fulfill responsibilities, meet deadlines, and achieve personal satisfaction.
 - 1.5.8 Work Ethics-define ethics and explain how standards and scruples affect human relations.

2.0 Accounting and Finance

- 2.2 Financial Analysis: Students will understand financial concepts pertaining to personal and business finance. They will demonstrate competency by analyzing, applying, interpreting, and communicating financial analysis concepts.
 - 2.2.1 Credit Analysis-analyze credit worthiness and compare alternative sources of borrowing.
 - 2.2.4 Financial Responsibility-evaluate the cause and the corresponding effect of improper credit use.
 - 2.2.5 Financial Services-examine various sources of financial services; identify financial resources, rights and responsibilities available to individuals and institutions.

6.0 Entrepreneurship

- 6.1 Entrepreneurship: Students will understand the elements of a business plan and its effect on the success of small business. The student will demonstrate competency by preparing, describing and presenting a business plan.
- 6.1.5 Entrepreneurial Potential-describe and analyze the characteristics of a successful entrepreneur.
- 6.1.6 Financial Planning-develop operating budgets which project income, expenses, profitability, cash flow, profit and loss.
- 6.1.23 Risk Management-demonstrate strategies to minimize loss and liability; research types of business insurance and propose appropriate solutions that provide protection from various business risks.

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Grade Twelve: Principles of American Democracy and Economics

Principles of American Democracy:

- 12.3 Students evaluate and take and defend positions on what the fundamental values and principles of civil society are (i.e., the autonomous sphere of voluntary personal, social, and economic relations that are not part of government), their interdependence, and the meaning and importance of those values and principles for a free society.
1. Explain how civil society provides opportunities for individuals to associate for social, cultural, religious, economic, and political purposes.

Principles of Economics:

- 12.1 Students understand common economic terms and concepts and economic reasoning.
1. Examine the causal relationship between scarcity and the need for choices.
 3. Identify the difference between monetary and non-monetary incentives and how changes in incentives cause changes in behavior.
- 12.2 Students analyze the elements of America's market economy in a global setting.
1. Understand the relationship of the concept of incentives to the law of supply and the relationship of the concept of incentives and substitutes to the law of demand.

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National Standards in Personal Finance JumpStart Financial Smarts For Students Standards

Income Standards

Students will be able to:

1. Identify sources of income.
2. Analyze how career choice, education, skills, and economic conditions affect income.
3. Explain how taxes, government transfer payments, and employee benefits relate to disposable income.

Grade 4 Benchmarks

1. People can get income by earning wages and salaries or by receiving money gifts.
2. Income can be earned or unearned.
3. Workers can improve their ability to earn income by gaining new knowledge, skills, and experiences.
4. Many workers receive employee benefits in addition to their pay.
5. Entrepreneurs, who work for themselves by starting new businesses, hope to earn a profit, but accept the risk of a loss.
6. People are required to pay taxes, for which they receive government services.

Grand 8 Benchmarks

1. People can earn income from rent and interest.
2. Wages/salaries minus payroll deductions equal take-home pay.
3. Inflation reduces the purchasing power of income.
4. Government transfer payments provide unearned income to some households.
5. Generally, people earn higher incomes with higher levels of education.

Grade 12 Benchmarks

1. People's income reflects choices they have made about jobs and careers, education, and skill development.
2. The wages/salaries paid for a given job depend on a worker's skills and education, plus the importance of the work to society and the supply of and demand for qualified workers.
3. Social Security and Medicare are government programs that provide insurance against some loss of income and benefits to eligible recipients.
4. Social Security and Medicare are funded by a compulsory payroll tax.
5. People pay taxes on many types of income, such as wages or salaries, interest, dividends, capital gains, tips, commissions and profit from self-owned business.
6. Deductions, exemptions, and credits reduce taxable income.
7. Employer-sponsored savings plans enable workers to shift some current income to the future, often with tax advantages.

Money Management Standards

Students will be able to:

1. Explain how limited personal financial resources affect the choices people make.
2. Identify the opportunity cost of financial decisions.
3. Discuss the importance of taking responsibility for personal financial decisions.
4. Apply a decision-making process to personal financial choices.
5. Explain how inflation affects spending and investing decisions.
6. Describe how insurance and other risk-management strategies protect against financial loss.
7. Design a plan for earning, spending, saving, and investing.
8. Explain how to use money-management tools available from financial institutions.

Grade 4 Benchmarks

1. People make choices because they have limited financial resources and cannot have everything they want.
2. A first step toward reaching financial goals is to identify needs and wants and rank them in order of importance.
3. A decision-making process can help people make money decisions.
4. A budget is a plan for spending and saving income.

Grade 8 Benchmarks

1. Financial choices that people make have benefits, costs, and future consequences.
2. A key to financial well-being is to spend less than you earn and save the difference.
3. People perform basic financial tasks to manage money.
4. A budget identifies expected income and expenses, including saving, and serves as a guide to help people live within their income.
5. Risk management strategies include risk avoidance, risk control, and risk transfer through insurance.

Grade 12 Benchmarks

1. Financially responsible individuals accept the fact that they are accountable for their financial future.
2. Attitudes and values affect financial decisions.
3. People purchase insurance to transfer the risk of financial loss.
4. Financial advice can be obtained from a variety of sources such as professional financial advisors, books, and the Internet.
5. A personal financial plan should include the following components: financial goals, a net worth statement, an income and expense record, an insurance plan, a saving and investing plan, and budget.
6. Legal documents such as will, can be an important part of financial planning.

Spending and Credit Standards

Students will be able to:

1. Compare the benefits and costs of spending decisions.
2. Evaluate information about products and services.
3. Compare the advantages and disadvantages of different payment methods.
4. Analyze the benefits and costs of consumer credit.
5. Compare sources of consumer credit.
6. Explain factors that affect creditworthiness and the purpose of credit records.
7. Identify ways to avoid or correct credit problems.
8. Describe the rights and responsibilities of buyers and sellers under consumer protection laws.

Grade 4 Benchmarks

1. To make a decision, careful consumers compare the benefits and costs of spending alternatives.
2. Information about goods and services comes from many sources.
3. Every spending decision has an opportunity cost.
4. People pay for goods and services in different ways.
5. Credit is a basic financial tool.
6. Borrowing money to buy something usually costs more than paying cash because there is a fee for credit.
7. Responsible borrowers repay as promised, showing that they are worthy of getting credit in the future.

Grade 8 Benchmarks

1. A consumer should not rely on advertising claims as the sole source of information about goods and services.
2. Comparison shopping helps consumers get the best value for their money.
3. Some payment methods are more expensive than others.
4. Online transactions can make consumers vulnerable to privacy infringement and identity theft.
5. Comparing the costs and benefits of buying on credit is key to make a good purchase decision.
6. For any given loan amount and interest rate, the longer the loan period, the smaller the monthly payment and the larger the total cost of credit.
7. Consumers can choose from a variety of credit sources.
8. Credit bureaus maintain credit reports, which record borrowers' histories of repaying loans.
9. Sometimes people borrow more money than they can repay.
10. Laws and regulations exist to protect consumers from a variety of seller and lender abuses.

Grade 12 Benchmarks

1. Many factors affect spending patterns.
2. Formal complaints and government/community agencies can help consumers resolve problems with goods and services.
3. Leasing, borrowing to buy, and rent-to-own options have different contract terms and costs.
4. Making minimum payments on credit card balances increases the total cost and repayment time.
5. Understanding credit card disclosure information is key to controlling borrowing costs.
6. Consumers with excessive debt have a number of options.
7. Bankruptcy provides debt relief, but has serious negative consequences.
8. Laws and regulations offer specific consumer protections.
9. Negative information in credit reports can affect your financial future.

Saving and Investing Standards

Students will be able to:

1. Explain the relationship between saving and investing.
2. Describe reasons for saving and for investing.
3. Compare the risk, return, and liquidity of investment alternatives.
4. Describe how to buy and sell investments.
5. Explain how different factors affect the rate of return of investments.
6. Evaluate sources of investment information.
7. Explain how agencies that regulate financial markets protect investors.

Grade 4 Benchmarks

1. People save for future financial goals.
2. Every saving decision has an opportunity cost.
3. Banks, savings, and loan associations and credit unions are places people can save money and earn interest.
4. Piggy banks, savings accounts, and savings bonds are alternatives for savings.

Grade 8 Benchmarks

1. Saving is for emergencies and short-term goals, and investing is for long-term goals. Funds for investing often come from savings.
2. Savings and investing products differ in their potential rate of return, liquidity, and level of risk.
3. There is usually a positive relationship between the average annual return on an investment and its risk.
4. Compound interest is earned on both principal and previously earned interest.
5. Inflation reduces the return on an investment.
6. The Rule of 72 is a tool for estimating the time or rate of return required double a sum of money.
7. Investors can get information from many sources.
8. People can buy and sell investments in different ways.

Grade 12 Benchmarks

1. Generally the more uncertain the future value of an asset, the higher the return.
2. Tax-exempt and tax-deferred investments significantly increase an investor's total return over time.
3. Wealth increases with regular saving, time, and frequent compounding.
4. Diversification reduces risk by spreading assets among several types of investments and industry sectors.
5. Dollar-cost averaging lowers investment costs over time and promotes regular investing.
6. Mutual funds pool investors' deposits to purchase securities.
7. Employer-sponsored retirement savings programs provide many advantages to workers.
8. Government agencies, such as the U.S. Securities & Exchange Commission, federal Deposit Insurance Corporation, and state regulators, oversee the securities and banking industries and combat fraud.

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Secretary's Commission on Achieving Necessary Skills (SCANS)

Foundation Skills

Basic Skills: Reading, writing, arithmetic and mathematics, speaking and listening

Thinking Skills: Thinking creatively, making decisions, solving problems, seeing things in the mind's eye, knowing how to learn, and reasoning.

Personal Qualities: Individual responsibility, self-esteem, sociability, self-management, and integrity.

Competencies-Effective Workers Can Productively Use

Resources: Allocating time, money, materials, space, and staff

Interpersonal Skills: Working on teams, teaching others, servicing customers, leading, negotiating, and working well with people from culturally diverse backgrounds.

Information: Acquiring and evaluating data, organizing and maintaining files, interpreting and communicating, and using computers to process information.