



Social Studies Standards

GRADE: 4

Strand: AMERICAN HISTORY	
Standard 1: Historical Inquiry and Analysis	
BENCHMARK CODE	BENCHMARK
SS.4.A.1.1	Analyze primary and secondary resources to identify significant individuals and events throughout Florida history.
	Related Access Point(s)
	SS.4.A.1.In.0 Use primary and secondary resources to obtain information about important people and events from Florida history.
	SS.4.A.1.Su.0 Use a primary and secondary resource to obtain information about a famous person or event from Florida history.
	SS.4.A.1.Pa.0 Recognize an artifact, picture, or video about Florida.
SS.4.A.1.2	Synthesize information related to Florida history through print and electronic media.
	Related Access Point(s)
	SS.4.A.1.In.1 Use print and electronic media to collect information about Florida history.
	SS.4.A.1.Su.1 Use print and electronic media to identify information about Florida history.
	SS.4.A.1.Pa.1 Use technology to access information about Florida.
Standard 2: Pre-Columbian Florida	
BENCHMARK CODE	BENCHMARK
SS.4.A.2.1	Compare Native American tribes in Florida.
	Related Access Point(s)
	SS.4.A.2.In.0 Identify important cultural aspects of Native American tribes of Florida, such as living in villages and making pottery.
	SS.4.A.2.Su.0 Recognize an important cultural aspect of Native American tribes of Florida, such as making pottery.
	SS.4.A.2.Pa.0 Recognize differences in artifacts of Native Americans in Florida, such as pottery or spears.

Standard 3: Exploration and Settlement of Florida

BENCHMARK CODE	BENCHMARK
SS.4.A.3.1	Identify explorers who came to Florida and the motivations for their expeditions.
	Related Access Point(s)
	SS.4.A.3.In.0 Recognize a European explorer who came to Florida, such as Ponce de Leon, who came to find slaves and riches.
	SS.4.A.3.Su.0 Recognize a European explorer who came to Florida, such as Ponce de Leon.
	SS.4.A.3.Pa.0 Recognize that people came to Florida long ago.
SS.4.A.3.10	Identify the causes and effects of the Seminole Wars.
	Related Access Point(s)
	SS.4.A.3.In.9 Recognize that the Seminole tribe wanted to stay in Florida, but the United States fought wars against them and forced them to leave.
	SS.4.A.3.Su.9 Recognize that the United States fought wars against the Seminole tribe.
	SS.4.A.3.Pa.9 Recognize that people fight against each other in a war.
SS.4.A.3.2	Describe causes and effects of European colonization on the Native American tribes of Florida.
	Related Access Point(s)
	SS.4.A.3.In.1 Identify effects of European colonization on Native American tribes in Florida, such as slavery and new diseases.
	SS.4.A.3.Su.1 Recognize an effect of European colonization on Native American tribes in Florida, such as slavery.
	SS.4.A.3.Pa.1 Recognize differences between Europeans and Native Americans.
SS.4.A.3.3	Identify the significance of St. Augustine as the oldest permanent European settlement in the United States.
	Related Access Point(s)
	SS.4.A.3.In.2 Recognize St. Augustine as the oldest permanent European settlement in the United States.
	SS.4.A.3.Su.2 Recognize that St. Augustine is an old settlement.
	SS.4.A.3.Pa.2 Recognize that people live together in the same location (settlement).
SS.4.A.3.4	Explain the purpose of and daily life on missions (San Luis de Talimali in present-day Tallahassee).
	Related Access Point(s)
	SS.4.A.3.In.3 Identify that the purpose of missions in Florida was to spread Christianity, the Spanish language, and style of dress to Native Americans.
	SS.4.A.3.Su.3 Recognize that a purpose of the missions in Florida was to spread Christianity to Native Americans.
	SS.4.A.3.Pa.3 Recognize that people live together in the same location (settlement).
SS.4.A.3.5	Identify the significance of Fort Mose as the first free African community in the United States.
	Related Access Point(s)
	SS.4.A.3.In.4 Identify that African slaves escaped to Fort Mose to live in freedom.

	SS.4.A.3.Su.4 Recognize that African slaves went to Fort Mose to be free.
	SS.4.A.3.Pa.4 Recognize an aspect of freedom.
SS.4.A.3.6	Identify the effects of Spanish rule in Florida.
	Related Access Point(s)
	SS.4.A.3.In.5 Recognize effects of Spanish rule in early Florida, such as names of cities, agriculture, and weapons.
	SS.4.A.3.Su.5 Recognize an effect of Spanish rule in early Florida, such as names of cities, agriculture, or weapons.
	SS.4.A.3.Pa.5 Recognize a Spanish influence in Florida.
SS.4.A.3.7	Identify nations (Spain, France, England) that controlled Florida before it became a United States territory.
	Related Access Point(s)
	SS.4.A.3.In.6 Identify different nations that controlled Florida, such as Spain or England.
	SS.4.A.3.Su.6 Recognize a nation that controlled Florida, such as Spain.
	SS.4.A.3.Pa.6 Recognize that different groups of people lived in Florida long ago.
SS.4.A.3.8	Explain how the Seminole tribe formed and the purpose for their migration.
	Related Access Point(s)
	SS.4.A.3.In.7 Identify that the Seminole tribe went to the Everglades to hide from soldiers trying to force them to leave Florida.
	SS.4.A.3.Su.7 Recognize that the Seminole tribe went to live in the Everglades.
	SS.4.A.3.Pa.7 Recognize a reason for moving (migration).
SS.4.A.3.9	Explain how Florida (Adams-Onis Treaty) became a U.S. territory.
	Related Access Point(s)
	SS.4.A.3.In.8 Recognize that Spain signed an agreement (treaty) to make Florida a United States territory.
	SS.4.A.3.Su.8 Recognize that Spain gave Florida back to the United States.
	SS.4.A.3.Pa.8 Recognize that Florida is part of the United States.

Standard 4: Growth of Florida	
BENCHMARK CODE	BENCHMARK
SS.4.A.4.1	Explain the effects of technological advances on Florida.
	Related Access Point(s)
	SS.4.A.4.In.0 Identify technological advances that affected Florida, such as railroads and steamboats.
	SS.4.A.4.Su.0 Recognize a technological change that affected Florida, such as railroads.
	SS.4.A.4.Pa.0 Recognize modes of transportation in Florida.
SS.4.A.4.2	Describe pioneer life in Florida.
	Related Access Point(s)

	SS.4.A.4.In.1 Identify characteristics of pioneer life in Florida, such as isolated family farms, few roads, and use of steamboats.
	SS.4.A.4.Su.1 Recognize a characteristic of pioneer life in Florida, such as farming.
	SS.4.A.4.Pa.1 Recognize that pioneers lived in Florida a long time ago.

Standard 5: Crisis of the Union: Civil War and Reconstruction in Florida

BENCHMARK CODE	BENCHMARK
SS.4.A.5.1	Describe Florida's involvement (secession, blockades of ports, the battles of Ft. Pickens, Olustee, Ft. Brooke, Natural Bridge, food supply) in the Civil War.
	Related Access Point(s)
	SS.4.A.5.In.0 Identify that Florida was considered a slave state (South) and battles were fought in Florida during the Civil War.
	SS.4.A.5.Su.0 Recognize that Florida was considered a slave state (South) and battles were fought in Florida during the Civil War.
	SS.4.A.5.Pa.0 Recognize that battles were fought in Florida in the Civil War.
SS.4.A.5.2	Summarize challenges Floridians faced during Reconstruction.
	Related Access Point(s)
	SS.4.A.5.In.1 Recognize that during Reconstruction, freed slaves in Florida got jobs and homes by working for landowners who needed workers (sharecropping).
	SS.4.A.5.Su.1 Recognize that during Reconstruction, Florida's freed slaves needed jobs and landowners needed workers.
	SS.4.A.5.Pa.1 Recognize ways different groups of people work together.

Standard 6: Industrialization and Emergence of Modern Florida

BENCHMARK CODE	BENCHMARK
SS.4.A.6.1	Describe the economic development of Florida's major industries.
	Related Access Point(s)
	SS.4.A.6.In.0 Identify Florida's major industries, such as timber, tourism, and citrus.
	SS.4.A.6.Su.0 Recognize major industries in Florida, such as timber, tourism, and citrus.
	SS.4.A.6.Pa.0 Recognize a major industry in Florida.
SS.4.A.6.2	Summarize contributions immigrant groups made to Florida.
	Related Access Point(s)
	SS.4.A.6.In.1 Identify contributions of immigrants to Florida, such as language, food, or customs.
	SS.4.A.6.Su.1 Recognize contributions of immigrants to Florida, such as language, food, or customs.
	SS.4.A.6.Pa.1 Recognize variations in language, food, or customs of immigrants in Florida.
SS.4.A.6.3	Describe the contributions of significant individuals to Florida.
	Related Access Point(s)
	SS.4.A.6.In.2 Identify the contributions of significant individuals to Florida, such as Henry Flagler, Thomas Alva Edison, and Mary McLeod Bethune.

	SS.4.A.6.Su.2 Recognize the contributions of a significant individual to Florida, such as Henry Flagler, Thomas Alva Edison, or Mary McLeod Bethune.
	SS.4.A.6.Pa.2 Recognize that many people made contributions to Florida.
SS.4.A.6.4	Describe effects of the Spanish American War on Florida.
	Related Access Point(s)
	SS.4.A.6.In.3 Recognize ways that Florida changed during the Spanish American War, such as increased population, business, and harbors.
	SS.4.A.6.Su.3 Recognize that Florida's population increased during the Spanish American War.
	SS.4.A.6.Pa.3 Recognize that many people made contributions to Florida.

Standard 7: Roaring 20's, the Great Depression, and WWII in Florida

BENCHMARK CODE	BENCHMARK
SS.4.A.7.1	Describe the causes and effects of the 1920's Florida land boom and bust.
	Related Access Point(s)
	SS.4.A.7.In.0 Identify the basic causes and effects of the 1920s Florida land boom and bust.
	SS.4.A.7.Su.0 Recognize the cause of the 1920s Florida land bust.
	SS.4.A.7.Pa.0 Recognize an effect of the Florida land bust.
SS.4.A.7.2	Summarize challenges Floridians faced during the Great Depression.
	Related Access Point(s)
	SS.4.A.7.In.1 Identify challenges Floridians faced during the Great Depression.
	SS.4.A.7.Su.1 Recognize challenges Floridians faced during the Great Depression.
	SS.4.A.7.Pa.1 Recognize a challenge of the Great Depression.
SS.4.A.7.3	Identify Florida's role in World War II.
	Related Access Point(s)
	SS.4.A.7.In.2 Recognize Florida's role in World War II.
	SS.4.A.7.Su.2 Recognize that Florida played a role in World War II.
	SS.4.A.7.Pa.2 Recognize that people in Florida were involved in a war.

Standard 8: Contemporary Florida into the 21st Century

BENCHMARK CODE	BENCHMARK
SS.4.A.8.1	Identify Florida's role in the Civil Rights Movement.
	Related Access Point(s)
	SS.4.A.8.In.0 Recognize Florida's role in the Civil Rights Movement, such as the Tallahassee Bus Boycotts and efforts of Governor Collins to integrate African Americans into government.
	SS.4.A.8.Su.0 Recognize that Florida played a role in the Civil Rights Movement.
	SS.4.A.8.Pa.0 Recognize that people have rights.
SS.4.A.8.2	Describe how and why immigration impacts Florida today.

	Related Access Point(s)
	SS.4.A.8.In.1 Identify how immigration impacts Florida today.
	SS.4.A.8.Su.1 Recognize how immigration impacts Florida today.
	SS.4.A.8.Pa.1 Recognize that people move into Florida today.
SS.4.A.8.3	Describe the effect of the United States space program on Florida's economy and growth.
	Related Access Point(s)
	SS.4.A.8.In.2 Recognize ways that Florida has changed due to the space program, such as new technologies and population growth.
	SS.4.A.8.Su.2 Recognize a way Florida has changed due to the space program, such as new technologies or population growth.
	SS.4.A.8.Pa.2 Recognize an aspect of Florida's space program.
SS.4.A.8.4	Explain how tourism affects Florida's economy and growth.
	Related Access Point(s)
	SS.4.A.8.In.3 Recognize that tourism brings people, money, and jobs to Florida.
	SS.4.A.8.Su.3 Recognize that tourism brings people and money to Florida.
	SS.4.A.8.Pa.3 Recognize a characteristic of tourism in Florida, such as people.

Standard 9: Chronological Thinking

BENCHMARK CODE	BENCHMARK
SS.4.A.9.1	Utilize timelines to sequence key events in Florida history.
	Related Access Point(s)
	SS.4.A.9.In.0 Complete a timeline to sequence important events in Florida history.
	SS.4.A.9.Su.0 Sequence pictures on a timeline to show important events in Florida history.
	SS.4.A.9.Pa.0 Recognize pictures on a simple timeline of important events in Florida.

Strand: GEOGRAPHY

Standard 1: The World in Spatial Terms

BENCHMARK CODE	BENCHMARK
SS.4.G.1.1	Identify physical features of Florida.
	Related Access Point(s)
	SS.4.G.1.In.0 Recognize physical features of Florida, such as bodies of water, location, and landforms.
	SS.4.G.1.Su.0 Recognize selected physical features of Florida, such as bodies of water and landforms.
	SS.4.G.1.Pa.0 Recognize a physical feature of Florida, such as water.
SS.4.G.1.2	Locate and label cultural features on a Florida map.
	Related Access Point(s)

	<p>SS.4.G.1.In.1 Identify cultural features on a Florida map, such as the state capital, a major city, and tourist attractions.</p> <p>SS.4.G.1.Su.1 Recognize a cultural feature on a Florida map, such as the state capital or a major city.</p> <p>SS.4.G.1.Pa.1 Associate an outline map or image with the state of Florida.</p>
SS.4.G.1.3	<p>Explain how weather impacts Florida.</p> <p style="text-align: center;">Related Access Point(s)</p> <p>SS.4.G.1.In.2 Identify effects of weather in Florida, such as hurricanes, thunderstorms, drought, and mild climate.</p> <p>SS.4.G.1.Su.2 Recognize an effect of weather in Florida, such as hurricanes, thunderstorms, drought, and mild climate.</p> <p>SS.4.G.1.Pa.2 Recognize examples of weather in Florida, such as thunderstorms.</p>
SS.4.G.1.4	<p>Interpret political and physical maps using map elements (title, compass rose, cardinal directions, intermediate directions, symbols, legend, scale, longitude, latitude).</p> <p style="text-align: center;">Related Access Point(s)</p> <p>SS.4.G.1.In.3 Identify information provided on maps using the title, compass rose, cardinal and intermediate directions, symbols, and key/legend.</p> <p>SS.4.G.1.Su.3 Recognize information provided on a map by its title, cardinal directions, symbols, and key/legend.</p> <p>SS.4.G.1.Pa.3 Associate a picture or symbol with a location on a Florida map.</p>

Strand: ECONOMICS	
Standard 1: Beginning Economics	
BENCHMARK CODE	BENCHMARK
SS.4.E.1.1	<p>Identify entrepreneurs from various social and ethnic backgrounds who have influenced Florida and local economy.</p> <p style="text-align: center;">Related Access Point(s)</p> <p>SS.4.E.1.In.0 Recognize contributions of entrepreneurs who influenced Florida, such as Walt Disney (theme parks) and Henry Flagler (railroads).</p> <p>SS.4.E.1.Su.0 Recognize a contribution of an entrepreneur who influenced Florida, such as Walt Disney (theme parks).</p> <p>SS.4.E.1.Pa.0 Recognize that many people made contributions to Florida.</p>
SS.4.E.1.2	<p>Explain Florida's role in the national and international economy and conditions that attract businesses to the state.</p> <p style="text-align: center;">Related Access Point(s)</p> <p>SS.4.E.1.In.1 Identify important economic contributions of Florida, such as tourism, agriculture, and the space industry.</p> <p>SS.4.E.1.Su.1 Recognize an important economic contribution of Florida, such as tourism, agriculture, or the space industry.</p> <p>SS.4.E.1.Pa.1 Associate a good or service with Florida, such as oranges, spacecraft, or theme parks.</p>

Strand: CIVICS AND GOVERNMENT

Standard 1: Foundations of Government, Law, and the American Political System

BENCHMARK CODE	BENCHMARK
SS.4.C.1.1	Describe how Florida's constitution protects the rights of citizens and provides for the structure, function, and purposes of state government.
	Related Access Point(s)
	SS.4.C.1.In.0 Recognize that Florida's constitution protects the rights of Florida's citizens and identifies the parts and functions of state government.
	SS.4.C.1.Su.0 Recognize that Florida's constitution protects the rights of Florida's citizens.
	SS.4.C.1.Pa.0 Recognize the right of citizens to access and participate in community activities.

Standard 2: Civic and Political Participation

BENCHMARK CODE	BENCHMARK
SS.4.C.2.1	Discuss public issues in Florida that impact the daily lives of its citizens.
	Related Access Point(s)
	SS.4.C.2.In.0 Identify common public issues in Florida that impact the daily lives of its citizens.
	SS.4.C.2.Su.0 Recognize common public issues in Florida that impact the daily lives of its citizens.
	SS.4.C.2.Pa.0 Recognize a common public issue in the local community that impacts the daily lives of its citizens.
SS.4.C.2.2	Identify ways citizens work together to influence government and help solve community and state problems.
	Related Access Point(s)
	SS.4.C.2.In.1 Identify ways citizens can work together to help solve local problems, such as voting, holding public meetings, and volunteering.
	SS.4.C.2.Su.1 Recognize ways to work with a group to help solve a community problem, such as voting, meeting together, and sharing information.
	SS.4.C.2.Pa.1 Recognize a way to work with a group to help solve a problem.
SS.4.C.2.3	Explain the importance of public service, voting, and volunteerism.
	Related Access Point(s)
	SS.4.C.2.In.2 Identify ways citizens can work together to help solve local problems, such as voting, holding public meetings, and volunteering.
	SS.4.C.2.Su.2 Recognize ways to work with a group to help solve a community problem, such as voting, meeting together, and sharing information.
	SS.4.C.2.Pa.2 Recognize a way to work with a group to help solve a problem.

Standard 3: Structure and Functions of Government

BENCHMARK CODE	BENCHMARK
SS.4.C.3.1	Identify the three branches (Legislative, Judicial, Executive) of government in Florida and the powers of each.
	Related Access Point(s)

	SS.4.C.3.In.0 Recognize Florida's three branches of government, including legislative (makes laws), judicial (interprets laws), and executive (enforces laws).
	SS.4.C.3.Su.0 Recognize that Florida has three branches of government with a governor, lawmakers, and judges.
	SS.4.C.3.Pa.0 Recognize that Florida has a governor.
SS.4.C.3.2	Distinguish between state (governor, state representative, or senator) and local government (mayor, city commissioner).
	Related Access Point(s)
	SS.4.C.3.In.1 Identify differences between state and local government, including the role of leaders and lawmakers.
	SS.4.C.3.Su.1 Recognize a difference between state and local government, such as governor and mayor.
	SS.4.C.3.Pa.1 Recognize the leader of the state government (governor).

Strand: CIVICS AND GOVERNMENT (STARTING 2023-2024)

Standard 1: Foundations of Government, Law and the American Political System

BENCHMARK CODE	BENCHMARK
SS.4.CG.1.1	<p>Explain why the Florida government has a written Constitution.</p> <ul style="list-style-type: none"> • Students will recognize that every state has a state constitution. • Students will explain the relationship between a written constitution, the government established and the citizens.

Standard 2: Civic and Political Participation

BENCHMARK CODE	BENCHMARK
SS.4.CG.2.1	<p>Identify and describe how citizens work with local and state governments to solve problems.</p> <ul style="list-style-type: none"> • Students will explain how public issues, such as taxation, roads, zoning and schools, impact citizens' daily lives. • Students will describe how citizens can help solve community and state problems (e.g., attending government meetings, communicating with their elected representatives).
SS.4.CG.2.2	<p>Explain the importance of voting, public service and volunteerism to the state and nation.</p> <ul style="list-style-type: none"> • Students will explain how voting, public service and volunteerism contribute to the preservation of the republic. • Students will discuss different types of public service and volunteerism.
SS.4.CG.2.3	<p>Identify individuals who represent the citizens of Florida at the state level.</p> <ul style="list-style-type: none"> • Students will identify their local state senator and state representative.

	<ul style="list-style-type: none"> • Students will identify appropriate methods for communicating with elected officials. • Students will recognize that Florida has a representative government.
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Standard 3: Structure and Functions of Government

BENCHMARK CODE	BENCHMARK
SS.4.CG.3.1	<p>Explain the structure and functions of the legislative, executive and judicial branches of government in Florida.</p> <ul style="list-style-type: none"> • Students will compare the powers of Florida's three branches of government. • Students will explain how the Declaration of Rights in the Florida Constitution protects the rights of citizens.
SS.4.CG.3.2	<p>Compare the structure, functions and processes of local and state government.</p> <ul style="list-style-type: none"> • Students will identify how government is organized at the local and state level including, but not limited to, legislative branch (e.g., legislature, city/county commission), executive branch (e.g., governor, mayor) and judicial branch (e.g., county and circuit courts).

Strand: FINANCIAL LITERACY

Standard 1: Earning Income

BENCHMARK CODE	BENCHMARK
SS.4.FL.1.1	People have many different types of jobs from which to choose. Identify different jobs requiring people to have different skills.
SS.4.FL.1.2	People earn an income when they are hired by an employer to work at a job. Explain why employers are willing to pay people to do their work.
SS.4.FL.1.3	Workers are paid for their labor in different ways such as wages, salaries, or commissions. Explain the ways in which workers are paid.
SS.4.FL.1.4	People can earn interest income from letting other people borrow their money. Explain why banks and financial institutions pay people interest when they deposit their money at those institutions.
SS.4.FL.1.5	People can earn income by renting their property to other people. Identify different types of property (such as apartments, automobiles, or tools) that people own and on which rent is paid.
SS.4.FL.1.6	Describe ways that people who own a business can earn a profit, which is a source of income.
SS.4.FL.1.7	Entrepreneurs are people who start new businesses. Entrepreneurs do not know if their new businesses will be successful and earn a profit. Identify ways in which starting a business is risky for entrepreneurs.
SS.4.FL.1.8	Income earned from working and most other sources of income are taxed. Describe ways that the revenue from these taxes is used to pay for government provided goods and services.

Standard 2: Buying Goods and Services

BENCHMARK CODE	BENCHMARK
SS.4.FL.2.1	Explain that economic wants are desires that can be satisfied by consuming a good, a service, or a leisure activity.

SS.4.FL.2.2	Explain that people make choices about what goods and services they buy because they can't have everything they want. This requires individuals to prioritize their wants.
SS.4.FL.2.3	Identify some of the ways that people spend a portion of their income on goods and services in order to increase their personal satisfaction or happiness.
SS.4.FL.2.4	Discuss that whenever people buy something, they incur an opportunity cost. Opportunity cost is the value of the next best alternative that is given up when a person makes a choice.
SS.4.FL.2.5	Explain that costs are things that a decision maker gives up; benefits are things that a decision maker gains. Make an informed decision by comparing the costs and benefits of spending alternatives.
SS.4.FL.2.6	Predict how people's spending choices are influenced by prices as well as many other factors, including advertising, the spending choices of others, and peer pressure.
SS.4.FL.2.7	Planning for spending can help people make informed choices. Develop a budget plan for spending, saving, and managing income.

Standard 3: Saving

BENCHMARK CODE	BENCHMARK
SS.4.FL.3.1	Identify ways that income is saved, spent on goods and services, or used to pay taxes.
SS.4.FL.3.2	Explain that when people save money, they give up the opportunity to buy things now in order to buy things later.
SS.4.FL.3.3	Identify ways that people can choose to save money in many places—for example, at home in a piggy bank or at a commercial bank, credit union, or savings and loan.
SS.4.FL.3.4	Identify savings goals people set as incentives to save. One savings goal might be to buy goods and services in the future.
SS.4.FL.3.5	Explain that when people deposit money into a bank (or other financial institution), the bank may pay them interest. Banks attract savings by paying interest. People also deposit money into banks because banks are safe places to keep their savings.

Standard 4: Using Credit

BENCHMARK CODE	BENCHMARK
SS.4.FL.4.1	Discuss that interest is the price the borrower pays for using someone else's money.
SS.4.FL.4.2	Identify instances when people use credit, that they receive something of value now and agree to repay the lender over time, or at some date in the future, with interest.

Standard 5: Financial Investing

BENCHMARK CODE	BENCHMARK
SS.4.FL.5.1	Explain that after people have saved some of their income, they must decide how to invest their savings so that it can grow over time.
SS.4.FL.5.2	Explain that a financial investment is the purchase of a financial asset such as a stock with the expectation of an increase in the value of the asset and/or increase in future income.

Standard 6: Protecting and Insuring

BENCHMARK CODE	BENCHMARK
SS.4.FL.6.1	Explain that risk is the chance of loss or harm.
SS.4.FL.6.2	Explain that risk from accidents and unexpected events is an unavoidable part of daily life.
SS.4.FL.6.3	Describe ways that individuals can either choose to accept risk or take steps to protect themselves by avoiding or reducing risk.
SS.4.FL.6.4	Discuss that one method to cope with unexpected losses is to save for emergencies.