

**MOORESTOWN TOWNSHIP PUBLIC SCHOOLS  
MOORESTOWN, NEW JERSEY**

*Moorestown High School  
Social Studies Department*

*Honors Economics and Financial Literacy  
Grades 11 & 12*

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## [Course Description and Fundamental Concepts](#)

Honors Economics and Financial Literacy is a challenging one semester upper class elective designed to provide students with an introduction to fundamental economic principles and a foundation in personal financial management. Students learn major principles of microeconomic and macroeconomic theory. The course introduces students to important economic concepts such as scarcity, opportunity cost, supply and demand, the business cycle and inflation and unemployment. Students also evaluate competing fiscal and monetary policies designed to reduce economic instability and promote economic growth. In addition, students develop skills and strategies that promote personal financial responsibility related to credit and debt management, financial planning, savings and investment.

The goal of this course is to provide students with the knowledge, skills, and perspectives needed to become active, informed citizens and contributing members of local, state, national, and global communities in the digital age. Essential questions addressed by students throughout this course are i) how can individuals, groups, and societies apply economic reasoning to make difficult choices about scarce resources?; and ii) what are the possible consequences of these decisions for individuals, groups, and societies?

As active, informed citizens in our democratic society, students will need to understand how economic principles influence local, state, national, and international policies. For example, local and regional decisions about economic development, the environmental impacts of proposed projects, and potential employment opportunities require an understanding of economic principles and concepts. Students need to be able to participate in the decision making process by critically analyzing information related to such projects and proposals.

There is also a growing need for 21<sup>st</sup>-century citizens to be financially literate, particularly in light of the increasing number of financial choices they face in today's global economy. Financial literacy includes the application of knowledge, skills, and ethical values when making consumer and financial decisions that impact oneself, the family, and communities (locally and globally). In this course, students develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in a global economy.

## [New Jersey Student Learning Standards \(NJSLs\)](#)

### **Subject/Content Standards**

*Include grade appropriate subject/content standards that will be addressed*

### **Era 1. Colonization and Settlement (1585–1763)**

North American Colonial societies adapted European governmental, economic, and cultural institutions and ideologies to meet their needs in the New World.

| <b>Core Idea</b>  | <b>Performance Expectations</b>   |
|---|---|
| Civic and political institutions address social and political problems at the local, state, tribal, national, and/or international level. | <ul style="list-style-type: none"><li>• 6.1.12.CivicsPI.1.a: Explain how British North American colonies adapted the British governance structure to fit their ideas of individual rights, economic growth, and participatory government.</li></ul> |

### **Era 5. The Development of the Industrial United States (1870–1900)**

Technological developments and unregulated business practices revolutionized transportation, manufacturing, and consumption, and changed the daily lives of Americans. The Industrial Revolution and immigration had a powerful impact on labor relations, urbanization, the environment, cultural values, and created tensions between ethnic and social groups.

| <b>Core Idea</b>  | <b>Performance Expectations</b>   |
|---|---|
| Governments affect both public and private markets through regulation, taxation, budget allocations, subsidies, tariffs, price regulation, and policies that increase or reduce production possibilities. | <ul style="list-style-type: none"><li>• 6.1.12.EconEM.5.a: Assess the impact of governmental efforts to regulate industrial and financial systems in order to provide economic stability.</li></ul> |

| <b>Core Idea</b>   | <b>Performance Expectations</b>  |
|--|--|
| The specialization of labor leads to greater efficiency in the means of production and the circular flow of goods and services between markets through a medium of exchange. | <ul style="list-style-type: none"><li>• 6.1.12.EconEM.5.a: Analyze the economic practices of corporations and monopolies regarding the production and marketing of goods and determine the positive or negative impact of these practices on individuals and the nation and the need for government regulations.</li></ul> |
| Multiple economic indicators are used to measure the health of an economy.   | <ul style="list-style-type: none"><li>• 6.1.12.EconNE.5.b: Analyze the cyclical nature of the economy and the impact of periods of expansion and recession on businesses and individuals.</li></ul>  |

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| Understanding the interrelated patterns of change by examining multiple events allows for a clearer understanding of the significance of individuals and groups. | <ul style="list-style-type: none"> <li>• 6.1.12.HistoryCC.5.a: Evaluate how events led to the creation of labor and agricultural organizations and determine the impact of those organizations on workers' rights, the economy, and politics across time periods.</li> </ul> |
|--|--|

### Era 6. The Emergence of Modern America: Progressive Reforms (1890–1930)

Progressive reform movements promoted government efforts to address problems created by rapid industrialization, immigration, and unfair treatment of women, children, and minority groups. An expanding market for international trade promoted policies that resulted in America emerging as a world power.

| Core Idea   | Performance Expectations  |
|---|---|
| Social and political systems throughout time have promoted and denied civic virtues and democratic principles.  | <ul style="list-style-type: none"> <li>• 6.1.12.CivicsDP.6.a: Use a variety of sources from multiple perspectives to document the ways in which women organized to promote government policies designed to address injustice, inequality, and workplace safety (i.e., abolition, women's suffrage, and the temperance movement).</li> </ul> |
| Since most choices involve a little more of one thing and a little less of something else, economic decision-making includes weighing the additional benefit of the action against the additional cost. | <ul style="list-style-type: none"> <li>• 6.1.12.EconEM.6.a: Determine how supply and demand influenced price and output during the Industrial Revolution.</li> </ul>  |
| Governments and financial institutions influence monetary and fiscal policies.  | <ul style="list-style-type: none"> <li>• 6.1.12.EconNE.6.a: Analyze the impact of money, investment, credit, savings, debt, and financial institutions on the development of the nation and the lives of individuals.</li> </ul>  |

### Era 9. The Great Depression and World War II: The Great Depression (1929–1945)

The Great Depression resulted from government economic policies, business practices, and individual decisions, and it impacted business and society.

| Core Idea  | Performance Expectations   |
|--|--|
| Multiple economic indicators are used to measure the health of an economy.     | <ul style="list-style-type: none"> <li>• 6.1.12.EconNE.9.a: Explain how economic indicators are used to evaluate the health of the economy (i.e., gross domestic product, the consumer price index, the national debt, and the trade deficit).</li> <li>• 6.1.12.EconNE.9.b: Compare and contrast the causes and outcomes of the stock market crash in 1929 with other periods of economic instability.</li> </ul> |
| Governments and financial institutions influence monetary and fiscal policies. | <ul style="list-style-type: none"> <li>• 6.1.12.EconNE.9.c: Explain how government can adjust taxes, interest rates, and spending and use other policies to restore the country's economic health.</li> <li>• 6.1.12.EconNE.9.d: Explain the interdependence of various parts of a market economy (i.e., private enterprise, government programs, and the Federal Reserve System).</li> </ul>                      |

### Era 10. The Great Depression and World War II: New Deal (1929–1945)

Aimed at recovery, relief, and reform, New Deal programs had a lasting impact on the expansion of the role of the national government in the economy.

| Core Idea   | Performance Expectations  |
|---|---|
| Governments affect both public and private markets through regulation, taxation, budget allocations, subsidies, tariffs, price regulation, and policies that increase or reduce production possibilities. | <ul style="list-style-type: none"><li>• 6.1.12.EconEM.10.a: Construct a claim that evaluates short- and long-term impact of the expanded role of government on economic policy, capitalism, and society.</li></ul>  |
| Governments and financial institutions influence monetary and fiscal policies.  | <ul style="list-style-type: none"><li>• 6.1.12.EconNE.10.a: Evaluate the effectiveness of economic regulations and standards established during this time period in combating the Great Depression.</li><li>• 6.1.12.EconNE.10.b: Compare and contrast the economic ideologies of the two major political parties regarding the role of government during the New Deal and today.</li></ul> |

### Era 12. Postwar United States: Cold War (1945 to early 1970s)

Cold War tensions between the United States and communist countries resulted in conflict that influenced domestic and foreign policy for over forty years.

| Core Idea   | Performance Expectations  |
|---|---|
| Governments affect both public and private markets through regulation, taxation, budget allocations, subsidies, tariffs, price regulation, and policies that increase or reduce production possibilities. | <ul style="list-style-type: none"><li>• 6.1.12.EconEM.12.a: Assess the role of the public and private sectors in promoting economic growth and ensuring economic stability.</li></ul> |

### Era 13. Postwar United States: Civil Rights and Social Change (1945 to early 1970s)

The Civil Rights movement marked a period of social turmoil and political reform, resulting in the expansion of rights and opportunities for individuals and groups previously discriminated against.

| Core Idea   | Performance Expectations  |
|---|---|
| Advancements in technology and investments in capital goods and human capital increase economic growth and standards of living.   | <ul style="list-style-type: none"><li>• 6.1.12.EconNE.13.a: Relate American economic expansion after World War II to increased consumer demand.</li></ul>   |
| Since most choices involve a little more of one thing and a little less of something else, economic decision-making includes weighing the additional benefit of the action against the additional cost. | <ul style="list-style-type: none"><li>• 6.1.12.EconEM.13.a: Explain how individuals and organizations used economic measures as weapons in the struggle for civil and human rights (e.g., the Montgomery Bus Boycott, sit downs).</li></ul> |

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| <p>Governments and financial institutions influence monetary and fiscal policies.</p> | <ul style="list-style-type: none"> <li>• 6.1.12.EconNE.13.b: Evaluate the effectiveness of economic policies that sought to combat post-World War II inflation.</li> <li>• 6.1.12.EconNE.13.c: Evaluate the effectiveness of social legislation that was enacted to end poverty in the 1960s and today by assessing the economic impact on the economy (e.g., inflation, recession, taxation, deficit spending, employment, education).</li> </ul> |
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**Era 14. Contemporary United States: Domestic Policies (1970–Today)**

Differing views on government’s role in social and economic issues led to greater partisanship in government decision-making. The increased economic prosperity and opportunities experienced by many masked growing tensions and disparities experienced by some individuals and groups. Immigration, educational opportunities, and social interaction have led to the growth of a multicultural society with varying values and perspectives.

| Core Idea  | Performance Expectations  |
|--|---|
| <p>Constitutions establish a system of government that has powers, responsibilities, and limits that can change over time.</p> | <ul style="list-style-type: none"> <li>• 6.1.12.CivicsPI.14.d: Use primary sources representing multiple perspectives and data to determine the effectiveness of the federal government in addressing health care, income equality, and immigration.</li> </ul> |

| Core Idea  | Performance Expectations   |
|--|--|
| <p>Civic deliberation requires civic dispositions, attentiveness to multiple perspectives, and understanding diverse perspectives.</p>                               | <ul style="list-style-type: none"> <li>• 6.1.12.CivicsPD.14.a: Draw from multiple perspectives and cite evidence to explain the conflicting ideologies and actions of political parties regarding spending priorities, the role of government in the economy, and social reforms.</li> </ul>   |
| <p>Governments and financial institutions influence monetary and fiscal policies.</p>  | <ul style="list-style-type: none"> <li>• 6.1.12.EconNE.14.a: Use economic indicators to evaluate the effectiveness of state and national fiscal (i.e., government spending and taxation) and monetary (i.e., interest rates) policies.</li> <li>• 6.1.12.EconNE.14.b: Use financial and economic data to determine the causes of the financial collapse of 2008 and evaluate the effectiveness of the government’s attempts to alleviate the hardships brought on by the Great Recession.</li> </ul> |
| <p>Societies make decisions about how to produce and distribute goods and services and these decisions are influenced by the control of the means of production.</p> | <ul style="list-style-type: none"> <li>• 6.1.12.EconET.14.a: Use current events to judge what extent the government should intervene at the local, state, and national levels on issues related to the economy.</li> </ul>   |



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|  | <ul style="list-style-type: none"> <li>• 6.1.12.EconET.14.b: Analyze economic trends, income distribution, labor participation (i.e., employment, the composition of the work force), and government and consumer debt and their impact on society.</li> </ul> |
| The specialization of labor leads to greater efficiency in the means of production and the circular flow of goods and services between markets through a medium of exchange. | <ul style="list-style-type: none"> <li>• 6.1.12.EconEM.14.a: Relate the changing manufacturing, service, science, and technology industries and educational opportunities to the economy and social dynamics in New Jersey.</li> </ul>                         |

| <b>Core Idea</b>  | <b>Performance Expectations</b>   |
|---|---|
| Historical sources and evidence provide an understanding of different points of view about historical events. | <ul style="list-style-type: none"> <li>• 6.1.12.HistorySE.14.a: Explore the various ways women, racial and ethnic minorities, the LGBTQ community, and individuals with disabilities have contributed to the American economy, politics and society.</li> <li>• 6.1.12.HistorySE.14.b: Use a variety of sources from diverse perspective to analyze the social, economic and political contributions of marginalized and underrepresented groups and/or individuals.</li> </ul> |

#### **Era 15. Contemporary United States: International Policies (1970–Today)**

The United States has used various methods to achieve foreign policy goals that affect the global balance of power, national security, other national interests, and the development of democratic societies.

| <b>Core Idea</b>   | <b>Performance Expectations</b>  |
|--|--|
| Multiple economic indicators are used to measure the health of an economy. | <ul style="list-style-type: none"> <li>• 6.1.12.EconNE.15.a: Assess economic priorities related to international and domestic needs, as reflected in the national budget.</li> </ul> |

#### **Era 16. Contemporary United States: Interconnected Global Society (1970–Today)**

Scientific and technological changes have dramatically affected the economy, the nature of work, education, and social interactions.

| <b>Core Idea</b>   | <b>Performance Expectations</b>  |
|--|--|
| Long-term climate variability has influenced human migration and settlement patterns, resource use, and land uses at local-to-global scales. | <ul style="list-style-type: none"> <li>• 6.1.12.GeoHE.16.a: Explain why natural resources (i.e., fossil fuels, food, and water) continue to be a source of conflict and analyze how the United States and other nations have addressed issues concerning the distribution and sustainability of natural resources and climate change.</li> </ul> |

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|---|---|
| Global economic activities involve decisions based on national interests, the exchange of different units of exchange, decisions of public and private institutions, and the ability to distribute goods and services safely. | <ul style="list-style-type: none"> <li>• 6.1.12.EconGE.16.a: Use quantitative data and other sources to assess the impact of international trade, global business organizations, and overseas competition on the United States economy and workforce.</li> </ul>  |
| Advancements in technology and investments in capital goods and human capital increase economic growth and standards of living.   | <ul style="list-style-type: none"> <li>• 6.1.12.EconNE.16.a: Make evidenced-based inferences regarding the impact of technology on the global workforce and on entrepreneurship.</li> <li>• 6.1.12.EconNE.16.b: Evaluate the economic, political, and social impact of new and emerging technologies on individuals and nations.</li> </ul> |
| Historical events and developments were shaped by the unique circumstances of time and place as well as broader historical contexts.  | <ul style="list-style-type: none"> <li>• 6.1.12.HistoryCC.16.a: Assess from various perspectives the effectiveness with which the United States government addresses economic issues that affect individuals, business, and/or other countries.</li> </ul>  |

#### **Era 4. Half-Century of Crisis and Achievement: The Era of the Great Wars**

Nationalism, imperialism, industrialization, and militarism contributed to an increase in economic and military competition among European nations, the Ottoman Empire, and Japan, and led to World War I. The failure of the Treaty of Versailles, the impact of the global depression, and the expansionist policies and actions of Axis nations are viewed as major factors that resulted in World War II. World Wars I and II were "total wars" in which nations mobilized entire populations and economies and employed new military tactics that resulted in unprecedented death and destruction, as well as drastic changes in political boundaries. World Wars I and II challenged economic and political power structures and gave rise to a new balance of power in the world. Economic, technological, and military power and bureaucracies have been used by nations to deliberately and systematically destroy ethnic/racial, political, and cultural groups.

| <b>Core Idea</b>  | <b>Performance Expectations</b>   |
|---|---|
| Civic and political institutions address social and political problems at the local, state, tribal, national, and/or international level. | <ul style="list-style-type: none"> <li>• 6.2.12.CivicsPI.4.a: Compare and contrast socialism, communism, fascism, and liberal democracy, analyze the extent to which they promote and protect civil, political, social and economic rights for people, and explain the reasons for their growth or decline around the world.</li> </ul> |

#### **Era 5. The 20th Century Since 1945: Challenges for the Modern World**

Decolonization, the emergence of new independent nations, and competing ideologies changed the political landscape and national identities of those involved, and sometimes included military confrontations and violations of human rights. International migration and scientific and technological improvements in the second half of the 20th century resulted in an increasingly global economy and society that are challenged by limited natural resources.

| <b>Core Idea</b> | <b>Performance Expectations</b> |
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|---|---|
| Economic ways of thinking are influenced by economists, economic theories, and economic laws (e.g., Smith, Malthus, Ricardo, Marx, Schumpeter, Keynes, Friedman). | <ul style="list-style-type: none"> <li>• 6.2.12.EconET.5.a: Compare and contrast free market capitalism and Western European democratic socialism with Soviet communism.</li> </ul> |
|---|---|

### Era 6. Contemporary Issues

Technological innovation, economic interdependence, changes in population growth, migratory patterns, and the development, distribution, and use of natural resources offer challenges and opportunities that transcend regional and national borders.

| Core Idea   | Performance Expectations  |
|---|---|
| Human and civil rights support the worth and dignity of the individual.   | <ul style="list-style-type: none"> <li>• 6.2.12.CivicsHR.6.b: Make an evidence-based argument on the tensions between national sovereignty and global priorities regarding economic development and environmental sustainability and its impact on human rights.</li> </ul>   |
| Global economic activities involve decisions based on national interests, the exchange of different units of exchange, decisions of public and private institutions, and the ability to distribute goods and services safely. | <ul style="list-style-type: none"> <li>• 6.2.12.EconGE.6.a: Evaluate efforts of governmental, non-governmental, and international organizations to address economic imbalances, social inequalities, climate change, health and/or illiteracy.</li> <li>• 6.2.12.EconGE.6.b: Assess the role government monetary policies, central banks, international investment, and exchange rates play in maintaining stable regional and global economies.</li> </ul> |

### Civics, Government, and Human Rights: Human and Civil Rights

| Core Idea   | Performance Expectations   |
|---|--|
| Governments around the world support universal human rights to varying degrees. | <ul style="list-style-type: none"> <li>• 6.3.12.CivicsHR.1: Compare current case studies involving slavery, child labor, or other unfair labor practices in the United States with those of other nations and evaluate the extent to which these human rights violations are a universal problem.</li> </ul> |

### Economics, Innovation, Technology: Global Economy

| Core Idea   | Performance Expectations   |
|---|--|
| Global economic activities involve decisions based on national interests, the exchange of different units of exchange, decisions of public and private institutions, and the ability to distribute goods and services safely. | <ul style="list-style-type: none"> <li>• 6.3.12.EconGE.1: Participate in a simulated meeting (e.g., President's Council, World Bank, International Monetary Fund (IMF), research evidence from multiple sources about an economic problem (e.g., inflation, unemployment, deficit), and develop a plan of action.</li> </ul> |

**9.1 Personal Financial Literacy**  
**Civic Financial Responsibility**

| <b>Core Ideas</b>   | <b>Performance Expectations</b>   |
|---|---|
| <p>Philanthropic, charitable, and entrepreneurial organizations play distinctly different but vitally important roles in supporting the interests of local and global communities.</p>              | <ul style="list-style-type: none"> <li>• 9.1.12.CFR.1: Compare and contrast the role of philanthropy, volunteer service, and charities in community development and quality of life in a variety of cultures.</li> <li>• 9.1.12.CFR.2: Summarize causes important to you and compare organizations you seek to support to other organizations with similar missions.</li> </ul>   |
| <p>The potential for building and using personal wealth includes responsibility to the broader community and an understanding of the legal rights and responsibilities of being a good citizen.</p> | <ul style="list-style-type: none"> <li>• 9.1.12.CFR.3: Research companies with corporate governance policies supporting the common good and human rights.</li> <li>• 9.1.12.CFR.4: Demonstrate an understanding of the interrelationships among attitudes, assumptions, and patterns of behavior regarding money, saving, investing, and work across cultures.</li> <li>• 9.1.12.CFR.5: Summarize the purpose and importance of estate planning documents (e.g., will, durable power of attorney, living will, health care proxy, etc.).</li> <li>• 9.1.12.CFR.6: Identify and explain the consequences of breaking federal and/or state employment or financial laws.</li> </ul> |

**Credit and Debt Management**

| <b>Core Ideas</b>  | <b>Performance Expectations</b>  |
|--|--|
| <p>There are reasons and consequences to taking on debt.</p> | <ul style="list-style-type: none"> <li>• 9.1.12.CDM.1: Identify the purposes, advantages, and disadvantages of debt.</li> <li>• 9.1.12.CDM.2: Compare and contrast the advantages and disadvantages of various types of mortgages.</li> <li>• 9.1.12.CDM.3: Determine ways to leverage debt beneficially.</li> <li>• 9.1.12.CDM.4: Identify issues associated with student loan debt, requirements for repayment, and consequences of failure to repay student loan debt.</li> </ul> |

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| <p>There are ways to evaluate loans and their impact on one's personal financial plan.</p> | <ul style="list-style-type: none"> <li>• 9.1.12.CDM.5: Identify the types of characteristics of predatory lending practices and the importance of collateral (e.g., payday loans, car title loans, high-risk mortgages).</li> <li>• 9.1.12.CDM.6: Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit. (e.g., student loans, credit cards, auto loans, mortgages, etc.).</li> <li>• 9.1.12.CDM.7: Calculate a mortgage payment based on type of loan, down payment, credit score, and loan interest rate.</li> <li>• 9.1.12.CDM.8: Compare and compute interest and compound interest and develop an amortization table using business tools.</li> </ul> |
| <p>Borrowers have rights and responsibilities.</p>   | <ul style="list-style-type: none"> <li>• 9.1.12.CDM.9: Summarize the causes and consequences of personal and corporate bankruptcy and evaluate the implications for self and others.</li> <li>• 9.1.12.CDM.10: Determine when credit counseling is necessary and evaluate the resources available to assist consumers who wish to use it.</li> </ul>   |

### Credit Profile

| Core Ideas  | Performance Expectations   |
|---|--|
| <p>Negative information in credit reports can affect a person's credit score and financial options.</p> | <ul style="list-style-type: none"> <li>• 9.1.12.CP.1: Summarize how one's credit history can affect finances, including loan terms, employment, and qualifying for loans.</li> <li>• 9.1.12.CP.2: Identify the advantages of maintaining a positive credit history.</li> </ul> |

| Core Ideas  | Performance Expectations  |
|---|---|
| <p>Building and maintaining a good credit history is a process.</p> | <ul style="list-style-type: none"> <li>• 9.1.12.CP.3: Summarize factors that affect a positive credit rating, including on-time payments, debt versus available credit, length of open credit, and how often you apply for credit.</li> <li>• 9.1.12.CP.4: Identify the skill sets needed to build and maintain a positive credit profile.</li> </ul> |

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|--|---|
|  | <ul style="list-style-type: none"> <li>• 9.1.12.CP.5: Create a plan to improve and maintain an excellent credit rating.</li> </ul>  |
| Debt reduces net worth.  | <ul style="list-style-type: none"> <li>• 9.1.12.CP.6: Explain the effect of debt on a person's net worth.</li> <li>• 9.1.12.CP.7: Summarize factors that affect a particular credit scoring system.</li> </ul>  |
| There are ways to ensure that your credit is protected, and information is accurate. | <ul style="list-style-type: none"> <li>• 9.1.12.CP.8: Identify different ways you can protect your credit.</li> <li>• 9.1.12.CP.9: Analyze the information contained in a credit report, how scores are calculated and used, and explain the importance of disputing inaccurate entries.</li> </ul> |

### Economic and Government Influences

| Core Ideas  | Performance Expectations   |
|---|--|
| Tax rates vary based on your financial situation.   | <ul style="list-style-type: none"> <li>• 9.1.12.EG.1: Review the tax rates on different sources of income and on different types of products and services purchased.</li> <li>• 9.1.12.EG.2: Explain why various forms of income are taxed differently.</li> </ul>   |
| There are different ways you can influence government policy to improve your financial situation. | <ul style="list-style-type: none"> <li>• 9.1.12.EG.3: Explain how individuals and businesses influence government policies.</li> <li>• 9.1.12.EG.4: Explain the relationship between your personal financial situation and the broader economic and governmental policies.</li> <li>• 9.1.12.EG.5: Relate a country's economic system of production and consumption to building personal wealth, the mindset of social comparison, and achieving societal responsibilities.</li> </ul> |
| There are agencies, laws, and resources to protect you as a consumer.                             | 9.1.12.EG.6: Analyze the rights and responsibilities of buyers and sellers under consumer protection laws.   |

### Financial Institutions

| Core Ideas  | Performance Expectations   |
|---|--|
| There are ways to manage your accounts that provide you with maximum benefits and protection. | <ul style="list-style-type: none"> <li>• 9.1.12.FI.1: Identify ways to protect yourself from identity theft</li> </ul> |

|   |   |
|---|---|
|   | <ul style="list-style-type: none"> <li>• 9.1.12.FI.2: Explain ways to manage your accounts that maximize benefits and provide you with the utmost protection.</li> </ul>  |
| There are factors you can use to select financial institutions and professionals that are best suited for your needs. | <ul style="list-style-type: none"> <li>• 9.1.12.FI.3: Develop a plan that uses the services of various financial institutions to prepare for long term personal and family goals (e.g., college, retirement).</li> <li>• 9.1.12.FI.4: Research benefits and drawbacks of products offered by financial and non-financial companies (e.g., banks, credit unions, check-cashing stores, product warranty insurance).</li> </ul> |

### **Financial Psychology**

| <b>Core Ideas</b>   | <b>Performance Expectations</b>  |
|---|--|
| To be fiscally responsible, an individual's finances should align with his or her values and goals. | <ul style="list-style-type: none"> <li>• 9.1.12.FP.1: Create a clear long-term financial plan to ensure its alignment with your values.</li> <li>• 9.1.12.FP.2: Explain how an individual's financial values and goals may change across a lifetime and the adjustments to the personal financial plan that may be needed.</li> </ul>  |
| Biological behavioral biases, psychology, and unconscious beliefs affect financial decision-making. | <ul style="list-style-type: none"> <li>• 9.1.12.FP.3: Relate the concept of delayed gratification (i.e., psychological distance) to meeting financial goals, investing and building wealth over time.</li> <li>• 9.1.12.FP.4: Identify how unconscious beliefs like "money scripts" (money avoidant, money worship, money status, money vigilant) influence financial decision-making.</li> <li>• 9.1.12.FP.5: Evaluate how behavioral bias (e.g., overconfidence, confirmation, recency, loss aversion, etc.) affects decision-making.</li> <li>• 9.1.12.FP.6: Evaluate the relationship of familial patterns, cultural traditions, and historical influences on financial practice.</li> </ul> |

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| <p>The ability to assess external information is a necessary skill to make informed decisions aligned to one's goals.</p> | <p>9.1.12.FP.7: Determine how multiple sources of objective, accurate and current financial information affect the prioritization of financial decisions (e.g., print information, prospectus, certified financial planners, internet, sales representatives, etc.).</p> |
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**Planning and Budgeting**

| <b>Core Ideas</b>  | <b>Performance Expectations</b>   |
|--|---|
| <p>There are ways to align your investments with your personal financial goals.</p>  | <ul style="list-style-type: none"> <li>• 9.1.12.PB.1: Explain the difference between saving and investing.</li> <li>• 9.1.12.PB.2: Prioritize financial decisions by considering alternatives and possible consequences.</li> </ul>   |
| <p>A budget may need to be modified as an individual's career, financial goals (e.g., education, home ownership, retirement), and/or other life situations change.</p> | <ul style="list-style-type: none"> <li>• 9.1.12.PB.3: Design a personal budget that will help you reach your long-term and short-term financial goals.</li> <li>• 9.1.12.PB.4: Explain how you would revise your budget to accommodate changing circumstances.</li> <li>• 9.1.12.PB.5: Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.</li> </ul> |
| <p>Money management requires understanding of cash flow systems and business practices.</p>  | <p>9.1.12.PB.6: Describe and calculate interest and fees that are applied to various forms of spending, debt and saving.</p>  |

**Risk Management and Insurance**

| <b>Core Ideas</b>   | <b>Performance Expectations</b>  |
|---|--|
| <p>A person's tolerance for investment risk can change depending on factors such as life circumstances, financial goals, and economic conditions.</p> | <ul style="list-style-type: none"> <li>• 9.1.12.RM.1: Describe the importance of various sources of income in retirement, including Social Security, employer-sponsored retirement savings plans, and personal investments.</li> <li>• 9.1.12.RM.2: Identify types of investments appropriate for different objectives such as liquidity, income, and growth.</li> </ul> |



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| <p>Different types of insurance have different costs and protections.</p> | <ul style="list-style-type: none"> <li>• 9.1.12.RM.3: Compare the cost of various types of insurance (e.g., life, homeowners, motor vehicle) for the same product or service, strategies to lower costs, and the process for filing an insurance claim.</li> <li>• 9.1.12.RM.4: Determine when and why it may be appropriate for the government to provide insurance coverage rather than private industry.</li> <li>• 9.1.12.RM.5: Explain what self-insuring is and determine when it is appropriate.</li> <li>• 9.1.12.RM.6: Differentiate the costs benefits and features (e.g., riders, deductibles, umbrella policies) of renter’s and homeowner’s insurance.</li> <li>• 9.1.12.RM.7: Evaluate individual and family needs for insurance protection using opportunity-cost analysis to determine if the amount of protection is adequate or over-insured.</li> </ul> |
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| <p><b><u>English Companion Standards</u></b></p>   |                          |  |
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| <p><i>List grade-level appropriate companion standards for <u>History, Social Studies, Science and Technical Subjects (CTE/Arts) 6-12. English Companion Standards are <u>required</u> in these subject/content areas.</u></i></p> |                          |  |
| <p><b>Unit Addressed</b></p>   | <p><b>Standard #</b></p> | <p><b>Standard Description</b></p>   |
|  | <p><b>RH.9-10.1.</b></p> | <p>Accurately cite strong and thorough textual evidence, to support analysis of primary and secondary sources, attending to such features as the date and origin of the information.</p>                                     |
|  | <p><b>RH.9-10.2.</b></p> | <p>Determine the theme, central ideas, key information and/or perspective(s) presented in a primary or secondary source; provide an accurate summary that makes clear the relationships among the key details and ideas.</p> |
|  | <p><b>RH.9-10.3.</b></p> | <p>Analyze in detail a series of events described in a text; draw connections between the events, to determine whether earlier events caused later ones or simply preceded them.</p>   |

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|  | <b>RH.9-10.4.</b>   | Determine the meaning of words and phrases as they are used in a text, including vocabulary describing political, social, or economic aspects of history and the social sciences; analyze the cumulative impact of specific word choices on meaning and tone.   |
|  | <b>RH.9-10.5.</b>   | Analyze how a text uses structure to emphasize key points or advance an explanation or analysis.  |
|  | <b>RH.9-10.6.</b>   | Compare the point of view of two or more authors in regards to how they treat the same or similar topics, including which details they include and emphasize in their respective accounts.  |
|  | <b>RH.9-10.7.</b>   | Integrate quantitative or technical analysis (e.g., charts, research data) with qualitative analysis in print or digital text, to analyze information presented via different mediums.  |
|  | <b>RH.9-10.8.</b>   | Assess the extent to which the reasoning and evidence in a text support the author's claims.  |
|  | <b>RH.9-10.9.</b>   | Compare and contrast treatments of the same topic, or of various perspectives, in several primary and secondary sources; analyze how they relate in terms of themes and significant historical concepts.  |
|  | <b>RH.9-10.10.</b>  | By the end of grade 10, read and comprehend history/social studies texts in the grades 9-10 text complexity band independently and proficiently.  |
|  | <b>WHST.9-10.1.</b> | <p>Write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant sufficient textual and non-textual evidence.</p> <p>A. Introduce precise claim(s), distinguish the claim(s) from alternate or opposing claims, and create an organization that establishes clear relationships among the claim(s), counterclaims, reasons, and evidence.</p> <p>B. Develop claim(s) and counterclaims using sound reasoning, supplying data and evidence for each while pointing out the strengths and limitations of both claim(s) and counterclaims in a discipline-appropriate form and in a manner that anticipates the audience’s knowledge level and concerns.</p> |

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|  |                     | <p>C. Use transitions (e.g. words, phrases, clauses) to link the major sections of the text, create cohesion, and clarify the relationships between claim(s) and reasons, between reasons and evidence, and between claim(s) and counterclaims.</p> <p>D. Establish and maintain a style and tone appropriate to the audience and purpose (e.g. formal and objective for academic writing) while attending to the norms and conventions of the discipline in which they are writing.</p> <p>E. Provide a concluding paragraph or section that supports the argument presented.</p>  |
|  | <b>WHST.9-10.2.</b> | <p>Write informative/explanatory texts, including the narration of historical events, scientific procedures/ experiments, or technical processes.</p> <p>A. Introduce a topic and organize ideas, concepts, and information to make important connections and distinctions; include formatting (e.g., headings), graphics (e.g., figures, tables), and multimedia when useful to aiding comprehension.</p> <p>B. Develop the topic with well-chosen, relevant, and sufficient facts, extended definitions, concrete details, quotations, or other information and examples appropriate to the audience’s knowledge of the topic.</p> <p>C. Use varied transitions and sentence structures to link the major sections of the text, create cohesion, and clarify the relationships among ideas and concepts.</p> <p>D. Use precise language and domain-specific vocabulary to manage the complexity of the topic and convey a style appropriate to the discipline and context as well as to the expertise of likely readers.</p> <p>E. Establish and maintain a style and tone appropriate to the audience and purpose (e.g. formal and objective for academic writing) while attending to the norms and conventions of the discipline in which they are writing.</p> <p>F. Provide a concluding paragraph or section that supports the argument presented.</p> |
|  | <b>WHST.9-10.4.</b> | <p>Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.</p>   |
|  | <b>WHST.9-10.5.</b> | <p>Develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach, focusing on addressing what is most significant for a specific purpose and audience.</p>   |

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|  | <b>WHST.9-10.6.</b>  | Use technology, including the Internet, to produce, share, and update writing products, taking advantage of technology’s capacity to link to other information and to display information flexibly and dynamically.   |
|  | <b>WHST.9-10.7.</b>  | Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.  |
|  | <b>WHST.9-10.8.</b>  | Gather relevant information from multiple authoritative print and digital sources, using advanced searches effectively; assess the usefulness of each source in answering the research question; integrate information into the text selectively to maintain the flow of ideas, avoiding plagiarism and following a standard format for citation. |
|  | <b>WHST.9-10.9.</b>  | Draw evidence from informational texts to support analysis, reflection, and research.   |
|  | <b>WHST.9-10.10.</b> | Write routinely over extended time frames (time for reflection and revision) and shorter time frames (a single sitting or a day or two) for a range of discipline-specific tasks, purposes, and audiences.  |

**[English Language Arts Companion Standards](#)**

*List appropriate units below for which standards may be addressed*

| <b>Unit Addressed</b>        | <b>Standard #</b>  | <b>Standard Description</b>   |
|------------------------------|--------------------|---|
| <b>I, II, III, IV, V, VI</b> | <b>RH.11-12.1.</b> | Accurately cite strong and thorough textual evidence, to support analysis of primary and secondary sources, attending to such features as the date and origin of the information. |

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| <b>I, II, III, IV, V, VI</b> | <b>RH.11-12.2.</b>  | Determine the theme, central ideas, information and/or perspective(s) presented in a primary or secondary source; provide an accurate summary of how key events, ideas and/or the author's perspective(s) develop over the course of the text. |
| <b>III, IV, V, VI</b>        | <b>RH.11-12.3.</b>  | Evaluate various perspectives for actions or events; determine which explanation best accords with textual evidence, acknowledging where the text leaves matters uncertain.  |
| <b>I, II, III, IV, V, VI</b> | <b>RH.11-12.4.</b>  | Determine the meaning of words and phrases as they are used in a text, including analyzing how an author uses and refines the meaning of a key term over the course of a text (e.g., how Madison defines faction in Federalist No. 10).        |
| <b>III, IV, V, VI</b>        | <b>RH.11-12.5.</b>  | Analyze in detail how a complex primary source is structured, including how key sentences, paragraphs, and larger portions of the text contribute to the whole.  |
| <b>III, IV, V, VI</b>        | <b>RH.11-12.6.</b>  | Evaluate authors' differing perspectives on the same historical event or issue by assessing the authors' claims, reasoning, and evidence.  |
| <b>III, IV, V, VI</b>        | <b>RH.11-12.7.</b>  | Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, qualitatively, as well as in words) in order to address a question or solve a problem.                          |
| <b>III, IV, V, VI</b>        | <b>RH.11-12.8.</b>  | Evaluate an author's claims, reasoning, and evidence by corroborating or challenging them with other sources.  |
| <b>III, IV, V, VI</b>        | <b>RH.11-12.9.</b>  | Integrate information from diverse sources, both primary and secondary, into a coherent understanding of an idea or event, noting discrepancies among sources.   |
| <b>III, IV, V, VI</b>        | <b>RH.11-12.10.</b> | By the end of grade 12, read and comprehend history/social studies texts in the grades 11-CCR text complexity band independently and proficiently.   |

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| <p><b>III, IV, V, VI</b></p>        | <p><b>WHST.11-12.1.</b></p> | <p>Write arguments focused on discipline-specific content.</p> <ul style="list-style-type: none"> <li>A. Introduce precise, knowledgeable claim(s), establish the significance of the claim(s), distinguish the claim(s) from alternate or opposing claims, and create an organization that logically sequences the claim(s), counterclaims, reasons, and evidence.</li> <li>B. Develop claim(s) and counterclaims using sound reasoning and thoroughly, supplying the most relevant data and evidence for each while pointing out the strengths and limitations of both claim(s) and counterclaims in a discipline appropriate form that anticipates the audience’s knowledge level, concerns, values, and possible biases.</li> <li>C. Use transitions (e.g. words, phrases, clauses) to link the major sections of the text, create cohesion, and clarify the relationships between claim(s) and reasons, between reasons and evidence, and between claim(s) and counterclaims.</li> <li>D. Establish and maintain a style and tone appropriate to the audience and purpose (e.g. formal and objective for academic writing) while attending to the norms and conventions of the discipline in which they are writing.</li> <li>E. Provide a concluding paragraph or section that supports the argument presented.</li> </ul> |
| <p><b>I, II, III, IV, V, VI</b></p> | <p><b>WHST.11-12.2.</b></p> | <p>Write informative/explanatory texts, including the narration of historical events, scientific procedures/ experiments, or technical processes.</p> <ul style="list-style-type: none"> <li>A. Introduce a topic and organize complex ideas, concepts, and information so that each new element builds on that which precedes it to create a unified whole; include formatting (e.g., headings), graphics (e.g., figures, tables), and multimedia when useful to aiding comprehension.</li> <li>B. Develop the topic thoroughly by selecting the most significant and relevant facts, extended definitions, concrete details, quotations, or other information and examples appropriate to the audience’s knowledge of the topic.</li> <li>C. Use varied transitions and sentence structures to link the major sections of the text, create cohesion, and clarify the relationships among complex ideas and concepts.</li> <li>D. Use precise language, domain-specific vocabulary and techniques such as metaphor, simile, and analogy to manage the complexity of the topic; convey a knowledgeable stance in a style that responds to the discipline and context as well as to the expertise of likely readers.</li> <li>E. Provide a concluding paragraph or section that supports the argument presented.</li> </ul>       |

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| <b>I, II, III, IV,<br/>V, VI</b> | <b>WHST.11-12.4.</b>  | Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.  |
| <b>I, II, III, IV,<br/>V, VI</b> | <b>WHST.11-12.5.</b>  | Develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach, focusing on addressing what is most significant for a specific purpose and audience.  |
| <b>I, II, III, IV,<br/>V, VI</b> | <b>WHST.11-12.6.</b>  | Use technology, including the Internet, to produce, share, and update writing products in response to ongoing feedback, including new arguments or information.   |
| <b>I, II, III, IV,<br/>V, VI</b> | <b>WHST.11-12.7.</b>  | Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.  |
| <b>I, II, III, IV,<br/>V, VI</b> | <b>WHST.11-12.8.</b>  | Gather relevant information from multiple authoritative print and digital sources, using advanced searches effectively; assess the strengths and limitations of each source in terms of the specific task, purpose, and audience; integrate information into the text selectively to maintain the flow of ideas, avoiding plagiarism and overreliance on any one source and following a standard format for citation. |
| <b>I, II, III, IV,<br/>V, VI</b> | <b>WHST.11-12.9.</b>  | Draw evidence from informational texts to support analysis, reflection, and research.   |
| <b>I, II, III, IV,<br/>V, VI</b> | <b>WHST.11-12.10.</b> | Write routinely over extended time frames (time for reflection and revision) and shorter time frames (a single sitting or a day or two) for a range of discipline-specific tasks, purposes, and audiences.  |

**Career Awareness, Exploration, Preparation, and Training ([Standard 9.2](#))**

List appropriate units below for which standards will be addressed

| By Grade 12    |   |  |
|----------------|---|--|
| Unit Addressed | Core Idea   | Standard / Description   |
| 3              | There are strategies to improve one's professional value and marketability.                           | <p><b>9.2.12.CAP.1:</b> Analyze unemployment rates for workers with different levels of education and how the economic, social, and political conditions of a time period are affected by a recession.</p> <p><b>9.2.12.CAP.2:</b> Develop college and career readiness skills by participating in opportunities such as structured learning experiences, apprenticeships, and dual enrollment programs.</p> <p><b>9.2.12.CAP.3:</b> Investigate how continuing education contributes to one's career and personal growth.</p>   |
| 6              | Career planning requires purposeful planning based on research, self-knowledge, and informed choices. | <p><b>9.2.12.CAP.4:</b> Evaluate different careers and develop various plans (e.g., costs of public, private, training schools) and timetables for achieving them, including educational/training requirements, costs, loans, and debt repayment.</p> <p><b>9.2.12.CAP.5:</b> Assess and modify a personal plan to support current interests and postsecondary plans.</p> <p><b>9.2.12.CAP.6:</b> Identify transferable skills in career choices and design alternative career plans based on those skills.</p> <p><b>9.2.12.CAP.7:</b> Use online resources to examine licensing, certification, and credentialing requirements at the local, state, and national levels to maintain compliance with industry requirements in areas of career interest.</p> <p><b>9.2.12.CAP.8:</b> Determine job entrance criteria (e.g., education credentials, math/writing/reading comprehension tests, drug tests) used by employers in various industry sectors.</p> <p><b>9.2.12.CAP.9:</b> Locate information on working papers, what is required to obtain them, and who must sign them.</p> <p><b>9.2.12.CAP.10:</b> Identify strategies for reducing overall costs of postsecondary education (e.g., tuition assistance, loans, grants, scholarships, and student loans).</p> <p><b>9.2.12.CAP.11:</b> Demonstrate an understanding of Free Application for Federal Student Aid (FAFSA) requirements to apply for postsecondary education.</p> |



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| 3, 4, 5, 6 | An individual's income and benefit needs and financial plan can change over time.   | <p><b>9.2.12.CAP.12:</b> Explain how compulsory government programs (e.g., Social Security, Medicare) provide insurance against some loss of income and benefits to eligible recipients.</p> <p><b>9.2.12.CAP.13:</b> Analyze how the economic, social, and political conditions of a time period can affect the labor market.</p>   |
| 4, 5, 6    | Securing an income involves an understanding of the costs and time in preparing for a career field, interview and negotiation skills, job searches, resume development, prior experience, and vesting and retirement plans. | <p><b>9.2.12.CAP.14:</b> Analyze and critique various sources of income and available resources (e.g., financial assets, property, and transfer payments) and how they may substitute for earned income.</p>   |
| 4, 5, 6    | Understanding income involves an analysis of payroll taxes, deductions and earned benefits.   | <p><b>9.2.12.CAP.15:</b> Demonstrate how exemptions, deductions, and deferred income (e.g., retirement or medical) can reduce taxable income.</p> <p><b>9.2.12.CAP.16:</b> Explain why taxes are withheld from income and the relationship of federal, state, and local taxes (e.g., property, income, excise, and sales) and how the money collected is used by local, county, state, and federal governments.</p> <p><b>9.2.12.CAP.17:</b> Analyze the impact of the collective bargaining process on benefits, income, and fair labor practice.</p> <p><b>9.2.12.CAP.18:</b> Differentiate between taxable and nontaxable income from various forms of employment (e.g., cash business, tips, tax filing and withholding).</p> <p><b>9.2.12.CAP.19:</b> Explain the purpose of payroll deductions and why fees for various benefits (e.g., medical benefits) are taken out of pay, including the cost of employee benefits to employers and self-employment income.</p> <p><b>9.2.12.CAP.20:</b> Analyze a Federal and State Income Tax Return.</p> |
| 2          | There are ways to assess a business's feasibility and risk and to align it with an individual's financial goals.  | <p><b>9.2.12.CAP.21:</b> Explain low-cost and low-risk ways to start a business.</p> <p><b>9.2.12.CAP.22:</b> Compare risk and reward potential and use the comparison to decide whether starting a business is feasible.</p>  |

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|  |  | <b>9.2.12.CAP.23:</b> Identify different ways to obtain capital for starting a business |
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**Life Literacies and Key Skills (Standard 9.4)**  
List appropriate units below for which standards will be addressed

| By Grade 12      |   |   |
|------------------|---|---|
| Unit Addressed   | Core Idea   | Standard / Description  |
| 1, 2, 3, 4, 5, 6 | <b>Creativity and Innovation:</b><br>With a growth mindset, failure is an important part of success.  | <b>9.4.12.CI.1:</b> Demonstrate the ability to reflect, analyze, and use creative skills and ideas (e.g., 1.1.12prof.CR3a).   |
| 2, 4, 5, 6       | <b>Creativity and Innovation:</b><br>Innovative ideas or innovation can lead to career opportunities.   | <b>9.4.12.CI.2:</b> Identify career pathways that highlight personal talents, skills, and abilities (e.g., 1.4.12prof.CR2b, 2.2.12.LF.8).<br><b>9.4.12.CI.3:</b> Investigate new challenges and opportunities for personal growth, advancement, and transition (e.g., 2.1.12.PGD.1).  |
| 2, 3             | <b>Critical Thinking and Problem-solving:</b><br>Collaboration with individuals with diverse experiences can aid in the problem-solving process, particularly for global issues where diverse solutions are needed. | <b>9.4.12.CT.1:</b> Identify problem-solving strategies used in the development of an innovative product or practice (e.g., 1.1.12acc.C1b, 2.2.12.PF.3).<br><b>9.4.12.CT.2:</b> Explain the potential benefits of collaborating to enhance critical thinking and problem solving (e.g., 1.3E.12profCR3.a).<br><b>9.4.12.CT.3:</b> Enlist input from a variety of stakeholders (e.g., community members, experts in the field) to design a service learning activity that addresses a local or global issue (e.g., environmental justice).<br><b>9.4.12.CT.4:</b> Participate in online strategy and planning sessions for course-based, school-based, or other projects and determine the strategies that contribute to effective outcomes. |
|                  | <b>Digital Citizenship:</b> Laws govern the use of intellectual property and there are legal consequences to utilizing or sharing another’s original works without permission or appropriate credit.                | <b>9.4.12.DC.1:</b> Explain the beneficial and harmful effects that intellectual property laws can have on the creation and sharing of content (e.g., 6.1.12.CivicsPR.16.a).<br><b>9.4.12.DC.2:</b> Compare and contrast international differences in copyright laws and ethics   |

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|  | <p><b>Digital Citizenship:</b> Laws govern many aspects of computing, such as privacy, data, property, information, and identity. These laws can have beneficial and harmful effects, such as expediting or delaying advancements in computing and protecting or infringing upon people’s rights.</p>   | <p><i>9.4.12.DC.3: Evaluate the social and economic implications of privacy in the context of safety, law, or ethics (e.g., 6.3.12.HistoryCA.1).</i></p> <p><i>9.4.12.DC.4: Explain the privacy concerns related to the collection of data (e.g., cookies) and generation of data through automated processes that may not be evident to users (e.g., 8.1.12.NI.3).</i></p> <p><i>9.4.12.DC.5: Debate laws and regulations that impact the development and use of software.</i></p> |
|  | <p><b>Digital Citizenship:</b> Cultivating online reputations for employers and academia requires separating private and professional digital identities.</p>   | <p><i>9.4.12.DC.6: Select information to post online that positively impacts personal image and future college and career opportunities.</i></p>  |
|  | <p><b>Digital Citizenship:</b> Digital communities influence many aspects of society, especially the workforce. The increased connectivity between people in different cultures and different career fields have changed the nature, content, and responsibilities of many careers.</p>   | <p><i>9.4.12.DC.7: Evaluate the influence of digital communities on the nature, content and responsibilities of careers, and other aspects of society (e.g., 6.1.12.CivicsPD.16.a).</i></p>   |
|  | <p><b>Digital Citizenship:</b> Network connectivity and computing capability extended to objects, sensors and everyday items not normally considered computers allows these devices to generate, exchange, and consume data with minimal human intervention. Technologies such as Artificial Intelligence (AI) and blockchain can help minimize the effect of climate change.</p> | <p><i>9.4.12.DC.8: Explain how increased network connectivity and computing capabilities of everyday objects allow for innovative technological approaches to climate protection.</i></p>   |
|  | <p><b>Global and Cultural Awareness:</b> Solutions to the problems faced by a global society require the contribution of individuals with different points of view and experiences.</p>   | <p><i>9.4.12.GCA.1: Collaborate with individuals to analyze a variety of potential solutions to climate change effects and determine why some solutions (e.g., political, economic, cultural) may work better than others (e.g., SL.11-12.1., HS-ETS1-1, HS-ETS1-2, HS-ETS1-4, 6.3.12.GeoGI.1, 7.1.IH.IPERS.6, 7.1.IL.IPERS.7, 8.2.12.ETW.3).</i></p>   |

|         |   |  |
|---------|---|--|
|         | <p><b>Information and Media Literacy:</b> Advanced search techniques can be used with digital and media resources to locate information and to check the credibility and the expertise of sources to answer questions, solve problems, and inform the decision-making.</p>  | <p><i>9.4.12.IML.1: Compare search browsers and recognize features that allow for filtering of information.</i></p> <p><i>9.4.12.IML.2: Evaluate digital sources for timeliness, accuracy, perspective, credibility of the source, and relevance of information, in media, data, or other resources (e.g., NJSLSA.W8, Social Studies Practice: Gathering and Evaluating Sources).</i></p>  |
|         | <p><b>Information and Media Literacy:</b> Digital tools such as artificial intelligence, image enhancement and analysis, and sophisticated computer modeling and simulation create new types of information that may have profound effects on society. These new types of information must be evaluated carefully</p> | <p><i>9.4.12.IML.3: Analyze data using tools and models to make valid and reliable claims, or to determine optimal design solutions (e.g., S-ID.B.6a., 8.1.12.DA.5, 7.1.IH.IPRET.8)</i></p> <p><i>9.4.12.IML.4: Assess and critique the appropriateness and impact of existing data visualizations for an intended audience (e.g., S-ID.B.6b, HS-LS2-4).</i></p>   |
|         | <p><b>Information and Media Literacy:</b> In order for members of our society to participate productively, information needs to be shared accurately and ethically.</p>   | <p><i>9.4.12.IML.5: Evaluate, synthesize, and apply information on climate change from various sources appropriately (e.g., 2.1.12.CHSS.6, S.IC.B.4, S.IC.B.6, 8.1.12.DA.1, 6.1.12.GeoHE.14.a, 7.1.AL.PRSNT.2).</i></p> <p><i>9.4.12.IML.6: Use various types of media to produce and store information on climate change for different purposes and audiences with sensitivity to cultural, gender, and age diversity (e.g., NJSLSA.SL5).</i></p> |
| 2, 3    | <p><b>Information and Media Literacy:</b> Accurate information may help in making valuable and ethical choices.</p>   | <p><i>9.4.12.IML.7: Develop an argument to support a claim regarding a current workplace or societal/ethical issue such as climate change (e.g., NJSLSA.W1, 7.1.AL.PRSNT.4).</i></p>   |
| 1, 2, 3 | <p><b>Information and Media Literacy:</b> Media have embedded values and points of view.</p>  | <p><i>9.4.12.IML.8: Evaluate media sources for point of view, bias, and motivations (e.g., NJSLSA.R6, 7.1.AL.IPRET.6).</i></p> <p><i>9.4.12.IML.9: Analyze the decisions creators make to reveal explicit and implicit messages within information and media (e.g., 1.5.12acc.C2a, 7.1.IL.IPRET.4).</i></p>  |
|         | <p><b>Technology Literacy:</b> Digital tools differ in features, capacities, and styles.</p>  | <p><i>9.4.12.TL.1: Assess digital tools based on features such as accessibility options, capacities, and utility for accomplishing a specific task (e.g., W.11-12.6).</i></p>  |

|  |  |  |
|--|--|--|
|  | Knowledge of different digital tools is helpful in selecting the best tool for a given task.   | <b>9.4.12.TL.2:</b> <i>Generate data using formula-based calculations in a spreadsheet and draw conclusions about the data.</i>  |
|  | <b>Technology Literacy:</b><br>Collaborative digital tools can be used to access, record and share different viewpoints and to collect and tabulate the views of groups of people. | <b>9.4.12.TL.3:</b> <i>Analyze the effectiveness of the process and quality of collaborative environments.</i><br><b>9.4.12.TL.4:</b> <i>Collaborate in online learning communities or social networks or virtual worlds to analyze and propose a resolution to a real-world problem (e.g., 7.1.AL.IPERS.6).</i> |

### Interdisciplinary Connections ([2020 NJSLs](#))

List any other content standards addressed as well as appropriate units. All arts integration connections may be listed within this chart.

### Visual & Performing Arts Integration ([Standard 1](#))

List appropriate units below for which standards (1.1 through 1.5) may be addressed

| Unit Addressed   | Artistic Process                                 | Anchor Standard   |
|------------------|--|---|
| 1, 2, 3, 4, 5, 6 | <b>Creating</b>                                  | <i>Anchor Standard 1: Generating and conceptualizing ideas.</i><br><i>Anchor Standard 2: Organizing and developing ideas.</i><br><i>Anchor Standard 3: Refining and completing products.</i>  |
| 4, 5, 6          | <b>Connecting</b>                                | <i>Anchor Standard 10: Synthesizing and relating knowledge and personal experiences to create products.</i><br><i>Anchor Standard 11: Relating artistic ideas and works within societal, cultural, and historical contexts to deepen understanding.</i> |
| 1, 3             | <b>Performing/<br/>Presenting/<br/>Producing</b> | <i>Anchor Standard 4: Selecting, analyzing, and interpreting work.</i><br><i>Anchor Standard 5: Developing and refining techniques and models or steps needed to create products.</i><br><i>Anchor Standard 6: Conveying meaning through art.</i>       |
|                  | <b>Responding</b>                                | <i>Anchor Standard 7: Perceiving and analyzing products.</i><br><i>Anchor Standard 8: Applying criteria to evaluate products.</i><br><i>Anchor Standard 9: Interpreting intent and meaning.</i>   |

| Unit Addressed | Content / Standard #   | Standard Description  |
|----------------|--|---|
| 1, 2, 3        | <b>Math</b><br>F-IF<br>C. 7.                                       | <i>Analyze functions using different representations<br/>Graph functions expressed symbolically and show key features of the graph, by hand in simple cases and using technology for more complicated cases.</i>  |
| 1              | <b>Science</b><br>HS-LS2-7   | <i>Design, evaluate, and refine a solution for reducing the impacts of human activities on the environment and biodiversity.</i>  |
| 1, 3           | <b>English/LA</b><br>NJLSA.R2.                                     | <i>Determine central ideas or themes of a text and analyze their development; summarize the key supporting details and ideas.</i>   |
| 4, 5, 6        | <b>Math</b><br>Building Functions<br>F-LE<br>A. B.<br><br>Modeling | <i>Construct and compare linear and exponential models and solve problems<br/>Interpret expressions for functions in terms of the situation they model 5. Interpret the parameters in a linear or exponential function in terms of a context.</i><br><br><i>Modeling<br/>Modeling is the process of choosing and using appropriate mathematics and statistics to analyze empirical situations, to understand them better, and to improve decisions.</i> |

**Amistad, Holocaust, LGBT and Disabilities, Diversity and Inclusion, Asian Americans and Pacific Islanders Laws:**

| Unit Addressed | Performance Expectations  |
|----------------|---|
| 3, 4, 5        | <p><b>Amistad Law: N.J.S.A. 18A 35-4.43 (Grades K-12)</b></p> <p>Every board of education shall include, in the curriculum of all elementary and secondary school students, instruction that infuses into all courses on the United States, the centuries of accomplishments by African Americans in the building and development of America including, but not limited to, the areas of industry, military, government, and the professions; local communities; math, science, medicine, and space; architecture and the arts; social institutions and culture; and other aspects of life in America.</p> <p>The instruction shall enable students to identify and analyze applicable theories concerning human nature and behavior; to know and understand the nation's heritage of slavery and freedom; to know and understand the impact of African diasporic cultures and institutions on the Americas; to know and understand the contributions of African Americans to all areas of American society throughout its history, beginning with the colonial period; to know and understand that inequality is a consequence of prejudice and discrimination in the pursuit of maintaining power and dominance over certain portions of society; to know and understand citizenship and disenfranchisement; and to understand that issues of moral dilemma and conscience have a profound impact on the nation and</p> |

|                  |   |
|------------------|---|
|                  | <p>the self-image and self-realization of its entire population, especially the personal and civic development of students in grades kindergarten through 12. The instruction shall also emphasize the personal responsibility of each citizen to fight racism and hatred whenever and wherever it happens and to uphold the national ideals of freedom and justice for all.</p>  |
| 3, 4, 5          | <p><b>Holocaust/Genocide Law: N.J.S.A. 18A:35-28 (Grades K-12)</b><br/> Every board of education shall include instruction on the Holocaust and genocides in an appropriate place in the curriculum of all elementary and secondary school pupils. The instruction shall further emphasize the personal responsibility that each citizen bears to fight racism and hatred whenever and wherever it happens.</p>   |
| 1, 2, 3, 4, 5    | <p><b>Disabled and LGBT Persons Law: N.J.S.A. 18A:35-4.35 (Grades 6 -12)</b><br/> A board of education shall include instruction on the political, economic, and social contributions of persons with disabilities and lesbian, gay, bisexual, and transgender people, in an appropriate place in the curriculum of middle school and high school students as part of the district’s implementation of the New Jersey Student Learning Standards</p>  |
| 1, 2, 3, 4, 5, 6 | <p><b>Diversity and Inclusion Law: N.J.S.A. 18A:35-4.36a (Grades K-12)</b><br/> Each school district shall incorporate instruction on diversity and inclusion in an appropriate place in the curriculum of students in grades kindergarten through 12 as part of the district's implementation of the New Jersey Student Learning Standards. The instruction shall highlight and promote diversity, including economic diversity, equity, inclusion, tolerance, and belonging in connection with gender and sexual orientation, race and ethnicity, disabilities, and religious tolerance; examine the impact that unconscious bias and economic disparities have on both an individual level and on society as a whole; and encourage safe, welcoming, and inclusive environments for all students regardless of race or ethnicity, sexual and gender identities, mental and physical disabilities, and religious beliefs.</p> |
| 3, 4, 5          | <p><b>Asian American, Pacific Islander History and Contributions Law: N.J.S.A. 18A:35-4.44 (Grades K-12)</b><br/> A board of education shall include instruction on the history and contributions of Asian Americans and Pacific Islanders in an appropriate place in the curriculum of students in grades kindergarten through 12 as part of the school district’s implementation of the New Jersey Student Learning Standards in Social Studies.</p>  |

**Pacing Guide** (All Dates are approximate based on the school calendar)

| <b>Unit/ Topic</b>   | <b>Month</b><br>(w/Approx number of Teaching Days) |
|--|--|
| <b>Unit I: Fundamental Economic Concepts</b>   | <b>September</b><br>(~19 days)                     |
| <b>Unit II: Microeconomics—Prices and Markets</b>  | <b>October</b><br>(~19 days)                       |
| <b>Unit III: Macroeconomics—Performance and Stabilization</b>                                | <b>November</b><br>(~16 days)                      |
| <b>Unit IV: Money Management</b>   | <b>December</b><br>(~15 days)                      |
| <b>Unit V: Credit and Debt Management</b><br><b>Unit VI: Planning, Saving, and Investing</b> | <b>January</b><br>(~18 days)                       |
| <b>Unit I: Fundamental Economic Concepts</b>   | <b>February</b><br>(~18 days)                      |
| <b>Unit II: Microeconomics—Prices and Markets</b>  | <b>March</b><br>(~15-20 days)                      |
| <b>Unit III: Macroeconomics—Performance and Stabilization</b>                                | <b>April</b><br>(~15-20 days)                      |
| <b>Unit IV: Money Management</b>   | <b>May</b><br>(~18 days)                           |
| <b>Unit V: Credit and Debt Management</b><br><b>Unit VI: Planning, Saving, and Investing</b> | <b>June</b><br>(~15 days)                          |



## Units Scope and Sequence

### **Unit Name: 1. Fundamental Economic Concepts**

#### **Learning Goals: What do I want my students to learn?**

##### **Standards**

###### NJSLS -

- 6.1.12.CivicsPI.1.a: Explain how British North American colonies adapted the British governance structure to fit their ideas of individual rights, economic growth, and participatory government.
- 6.1.12.EconNE.9.d: Explain the interdependence of various parts of a market economy (i.e., private enterprise, government programs, and the Federal Reserve System).
- 6.1.12.EconEM.10.a: Construct a claim that evaluates short- and long-term impact of the expanded role of government on economic policy, capitalism, and society.
- 6.1.12.EconNE.10.b: Compare and contrast the economic ideologies of the two major political parties regarding the role of government during the New Deal and today.
- 6.1.12.EconEM.12.a: Assess the role of the public and private sectors in promoting economic growth and ensuring economic stability.
- 6.1.12.CivicsPD.14.a: Draw from multiple perspectives and cite evidence to explain the conflicting ideologies and actions of political parties regarding spending priorities, the role of government in the economy, and social reforms.
- 6.1.12.HistorySE.14.a: Explore the various ways women, racial and ethnic minorities, the LGBTQ community, and individuals with disabilities have contributed to the American economy, politics and society.
- 6.2.12.CivicsPI.4.a: Compare and contrast socialism, communism, fascism, and liberal democracy, analyze the extent to which they promote and protect civil, political, social and economic rights for people, and explain the reasons for their growth or decline around the world.
- 6.2.12.EconET.5.a: Compare and contrast free market capitalism and Western European democratic socialism with Soviet communism.
  
- 9.1.12.EG.5: Relate a country's economic system of production and consumption to building personal wealth, the mindset of social comparison, and achieving societal responsibilities.

###### NJSLS - Career Awareness, Exploration, Preparation, and Training

###### NJSLS - Life Literacies and Key Skills

###### NJSLS - Interdisciplinary Standards

##### **Fundamental Concepts / Big Ideas**

- Productive resources are limited. Therefore, people cannot have all the goods and services they want; as a result, they must choose some things and give up others.
- Different methods can be used to allocate goods and services. People acting individually or collectively must choose which methods to use to allocate different kinds of goods and resources.
- There are various forms of business organizations, each with positives and negatives for economic growth and efficiency.

##### **Learning Objectives**

Students will be able to...

- Analyze a situation that requires a choice, make a decision, and identify the opportunity cost of that decision.

- Compare and contrast characteristics of command, free market, and mixed economies to determine how societies deal with the fundamental problem of scarcity. (DandI)
- Describe, compare, and contrast major forms of business organizations and assess their effectiveness in accomplishing economic goals. (DandI)

## Unit Name: 2. Microeconomics -- Prices & Markets

### Learning Goals: What do I want my students to learn?

#### Standards

##### [NJSLs](#) -

- 6.1.12.EconEM.5.a: Analyze the economic practices of corporations and monopolies regarding the production and marketing of goods and determine the positive or negative impact of these practices on individuals and the nation and the need for government regulations.
- 6.1.12.EconEM.6.a: Determine how supply and demand influenced price and output during the Industrial Revolution.
- 6.1.12.EconEM.12.a: Assess the role of the public and private sectors in promoting economic growth and ensuring economic stability.
- 6.1.12.EconEM.13.a: Explain how individuals and organizations used economic measures as weapons in the struggle for civil and human rights (e.g., the Montgomery Bus Boycott, sit downs).
- 6.1.12.HistorySE.14.a: Explore the various ways women, racial and ethnic minorities, the LGBTQ community, and individuals with disabilities have contributed to the American economy, politics and society.
- 6.1.12.HistorySE.14.b: Use a variety of sources from diverse perspective to analyze the social, economic and political contributions of marginalized and underrepresented groups and/or individuals.
- 6.1.12.EconNE.16.a: Make evidenced-based inferences regarding the impact of technology on the global workforce and on entrepreneurship.

##### [NJSLs - Career Awareness, Exploration, Preparation, and Training](#)

##### [NJSLs - Life Literacies and Key Skills](#)

##### [NJSLs - Interdisciplinary Standards](#)

#### Fundamental Concepts / Big Ideas

- Prices send signals and provide incentives to buyers and sellers. When supply or demand changes, market prices adjust, affecting incentives.
- A market exists when buyers and sellers interact. This interaction determines market prices and thereby allocates scarce goods and services.
- Competition among sellers usually lowers costs and prices, and encourages producers to produce what consumers are willing and able to buy. Competition among buyers increases prices and allocates goods and services to those people who are willing and able to pay the most for them.

#### Learning Objectives

Students will be able to...

- Explain the Law of Demand via graphic analysis and describe the factors that cause a change in demand.
- Explain the Law of Supply via graphic analysis and describe the factors that cause a change in supply.
- Apply graphic analysis to explain demand and supply interact to determine the market equilibrium price.
- Compare and contrast market structures and how they affect prices. (DandI)(LGBTQ+ and People with Disabilities)

## Unit Name: 3. Macroeconomics -- Performance & Stabilization

### Learning Goals: What do I want my students to learn?

#### Standards

##### NJSLS -

- 6.1.12.EconEM.5.a: Assess the impact of governmental efforts to regulate industrial and financial systems in order to provide economic stability.
  - 6.1.12.EconNE.5.b: Analyze the cyclical nature of the economy and the impact of periods of expansion and recession on businesses and individuals.
  - 6.1.12.HistoryCC.5.a: Evaluate how events led to the creation of labor and agricultural organizations and determine the impact of those organizations on workers' rights, the economy, and politics across time periods.
  - 6.1.12.CivicsDP.6.a: Use a variety of sources from multiple perspectives to document the ways in which women organized to promote government policies designed to address injustice, inequality, and workplace safety (i.e., abolition, women's suffrage, and the temperance movement).
  - 6.1.12.EconNE.9.a: Explain how economic indicators are used to evaluate the health of the economy (i.e., gross domestic product, the consumer price index, the national debt, and the trade deficit).
  - 6.1.12.EconNE.9.b: Compare and contrast the causes and outcomes of the stock market crash in 1929 with other periods of economic instability.
  - 6.1.12.EconNE.9.c: Explain how government can adjust taxes, interest rates, and spending and use other policies to restore the country's economic health.
  - 6.1.12.EconNE.9.d: Explain the interdependence of various parts of a market economy (i.e., private enterprise, government programs, and the Federal Reserve System).
  - 6.1.12.EconNE.10.a: Evaluate the effectiveness of economic regulations and standards established during this time period in combating the Great Depression.
  - 6.1.12.EconEM.12.a: Assess the role of the public and private sectors in promoting economic growth and ensuring economic stability.
  - 6.1.12.EconNE.13.a: Relate American economic expansion after World War II to increased consumer demand.
- HISTORY**
- 6.1.12.EconNE.13.b: Evaluate the effectiveness of economic policies that sought to combat post-World War II inflation.
  - 6.1.12.EconNE.13.c: Evaluate the effectiveness of social legislation that was enacted to end poverty in the 1960s and today by assessing the economic impact on the economy (e.g., inflation, recession, taxation, deficit spending, employment, education).
  - 6.1.12.CivicsPI.14.d: Use primary sources representing multiple perspectives and data to determine the effectiveness of the federal government in addressing health care, income equality, and immigration.
  - 6.1.12.CivicsPD.14.a: Draw from multiple perspectives and cite evidence to explain the conflicting ideologies and actions of political parties regarding spending priorities, the role of government in the economy, and social reforms.
  - 6.1.12.EconNE.14.a: Use economic indicators to evaluate the effectiveness of state and national fiscal (i.e., government spending and taxation) and monetary (i.e., interest rates) policies.
  - 6.1.12.EconNE.14.b: Use financial and economic data to determine the causes of the financial collapse of 2008 and evaluate the effectiveness of the government's attempts to alleviate the hardships brought on by the Great Recession.
  - 6.1.12.EconET.14.a: Use current events to judge what extent the government should intervene at the local, state, and national levels on issues related to the economy.
  - 6.1.12.EconET.14.b: Analyze economic trends, income distribution, labor participation (i.e., employment, the composition of the workforce), and government and consumer debt and their impact on society.
  - 6.1.12.EconNE.15.a: Assess economic priorities related to international and domestic needs, as reflected in the national budget.

- 6.1.12.HistoryCC.16.a: Assess from various perspectives the effectiveness with which the United States government addresses economic issues that affect individuals, business, and/or other countries.
  - 6.2.12.EconGE.6.a: Evaluate efforts of governmental, non-governmental, and international organizations to address economic imbalances, social inequalities, climate change, health and/or illiteracy.
  - 6.2.12.EconGE.6.b: Assess the role government monetary policies, central banks, international investment, and exchange rates play in maintaining stable regional and global economies.
  - 6.3.12.CivicsHR.1: Compare current case studies involving slavery, child labor, or other unfair labor practices in the United States with those of other nations and evaluate the extent to which these human rights violations are a universal problem.
  - 6.3.12.EconGE.1: Participate in a simulated meeting (e.g., President's Council, World Bank, International Monetary Fund (IMF), research evidence from multiple sources about an economic problem (e.g., inflation, unemployment, deficit), and develop a plan of action.
- 
- 9.1.12.EG.1: Review the tax rates on different sources of income and on different types of products and services purchased.
  - 9.1.12.EG.2: Explain why various forms of income are taxed differently.
  - 9.1.12.EG.4: Explain the relationship between your personal financial situation and the broader economic and governmental policies.

[NJSLS - Career Awareness, Exploration, Preparation, and Training](#)

[NJSLS - Life Literacies and Key Skills](#)

[NJSLS - Interdisciplinary Standards](#)

### **Fundamental Concepts / Big Ideas**

- Fluctuations in a nation's overall levels of income, employment, and prices are determined by the interaction of spending and production decisions made by all households, firms, government agencies, and others in the economy. Recessions occur when overall levels of income and employment decline.
- Unemployment imposes costs on individuals and the overall economy. Inflation, both expected and unexpected, also imposes costs on individuals and the overall economy. Unemployment increases during recessions and decreases during recoveries.
- Federal government budgetary policy and the Federal Reserve System's monetary policy influence the overall levels of employment, output, and prices. DEI etc

### **Learning Objectives**

Students will be able to...

- Analyze major issues related to labor in the United States. (Amistad) (AAPI)(Holocaust & Genocide)(LGBTQ+ and People with Disabilities)(DandI)
- Analyze the phases of the business cycle and its possible causes. (DandI)
- Identify and explain the causes and effects of inflation. (DandI)
- Identify and explain the causes and effects of unemployment. (DandI)(Amistad) (AAPI)
- Compare and contrast the fiscal policies known as Keynesian Economics and Supply-Side Economics.
- Analyze and evaluate the monetary policies of the Federal Reserve.

## Unit Name: 4. Money Management

### Learning Goals: What do I want my students to learn?

#### Standards

##### [NJSLs](#) -

- 6.1.12.EconNE.5.b: Analyze the cyclical nature of the economy and the impact of periods of expansion and recession on businesses and individuals.
- 9.1.12.CFR.2: Summarize causes important to you and compare organizations you seek to support to other organizations with similar missions.
- 9.1.12.CFR.4: Demonstrate an understanding of the interrelationships among attitudes, assumptions, and patterns of behavior regarding money, saving, investing, and work across cultures.
- 9.1.12.CFR.5: Summarize the purpose and importance of estate planning documents (e.g., will, durable power of attorney, living will, health care proxy, etc.).
- 9.1.12.EG.4: Explain the relationship between your personal financial situation and the broader economic and governmental policies.
- 9.1.12.FP.1: Create a clear long-term financial plan to ensure its alignment with your values.
- 9.1.12.FP.2: Explain how an individual's financial values and goals may change across a lifetime and the adjustments to the personal financial plan that may be needed.
- 9.1.12.FP.3: Relate the concept of delayed gratification (i.e., psychological distance) to meeting financial goals, investing and building wealth over time.
- 9.1.12.FP.4: Identify how unconscious beliefs like "money scripts" (money avoidant, money worship, money status, money vigilant) influence financial decision-making.
- 9.1.12.FP.5: Evaluate how behavioral bias (e.g., overconfidence, confirmation, recency, loss aversion, etc.) affects decision-making.
- 9.1.12.FP.6: Evaluate the relationship of familial patterns, cultural traditions, and historical influences on financial practice.
- 9.1.12.FP.7: Determine how multiple sources of objective, accurate and current financial information affect the prioritization of financial decisions (e.g., print information, prospectus, certified financial planners, internet, sales representatives, etc.).
- 9.1.12.PB.2: Prioritize financial decisions by considering alternatives and possible consequences.
- 9.1.12.PB.3: Design a personal budget that will help you reach your long-term and short-term financial goals.
- 9.1.12.PB.4: Explain how you would revise your budget to accommodate changing circumstances.
- 9.1.12.PB.5: Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.

[NJSLs - Career Awareness, Exploration, Preparation, and Training](#)

[NJSLs - Life Literacies and Key Skills](#)

[NJSLs - Interdisciplinary Standards](#)

#### Fundamental Concepts / Big Ideas

- Money management involves setting financial goals, developing and maintaining personal budgets, and understanding cash flow systems and business practices.

## Learning Objectives

Students will be able to...

- Identify and explain the six steps of financial planning.
- Describe the personal and economic factors that affect personal financial decisions. (Amistad)  
(AAPI)(Holocaust & Genocide)(LGBTQ+ and People with Disabilities)(DandI)
- Describe the elements of a personal balance sheet and cash flow statement.
- Develop a personal balance sheet and cash flow statement.
- Analyze the key elements of a monthly personal budget and evaluate several hypothetical monthly budgets.

## Unit Name: 5. Credit & Debt Management

### Learning Goals: What do I want my students to learn?

#### Standards

##### [NJSLs](#) -

- 6.1.12.EconNE.6.a: Analyze the impact of money, investment, credit, savings, debt, and financial institutions on the development of the nation and the lives of individuals.
- 9.1.12.CDM.1: Identify the purposes, advantages, and disadvantages of debt.
- 9.1.12.CDM.2: Compare and contrast the advantages and disadvantages of various types of mortgages.
- 9.1.12.CDM.3: Determine ways to leverage debt beneficially.
- 9.1.12.CDM.4: Identify issues associated with student loan debt, requirements for repayment, and consequences of failure to repay student loan debt.
- 9.1.12.CDM.5: Identify the types of characteristics of predatory lending practices and the importance of collateral (e.g., payday loans, car title loans, high-risk mortgages).
- 9.1.12.CDM.6: Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit. (e.g., student loans, credit cards, auto loans, mortgages, etc.).
- 9.1.12.CDM.7: Calculate a mortgage payment based on type of loan, down payment, credit score, and loan interest rate.
- 9.1.12.CDM.8: Compare and compute interest and compound interest and develop an amortization table using business tools.
- 9.1.12.CDM.9: Summarize the causes and consequences of personal and corporate bankruptcy and evaluate the implications for self and others.
- 9.1.12.CDM.10: Determine when credit counseling is necessary and evaluate the resources available to assist consumers who wish to use it.
- 9.1.12.CP.1: Summarize how one's credit history can affect finances, including loan terms, employment, and qualifying for loans.
- 9.1.12.CP.2: Identify the advantages of maintaining a positive credit history.
- 9.1.12.CP.3: Summarize factors that affect a positive credit rating, including on-time payments, debt versus available credit, length of open credit, and how often you apply for credit.
- 9.1.12.CP.4: Identify the skill sets needed to build and maintain a positive credit profile.
- 9.1.12.CP.5: Create a plan to improve and maintain an excellent credit rating.
- 9.1.12.CP.6: Explain the effect of debt on a person's net worth.
- 9.1.12.CP.7: Summarize factors that affect a particular credit scoring system.
- 9.1.12.CP.8: Identify different ways you can protect your credit.
- 9.1.12.CP.9: Analyze the information contained in a credit report, how scores are calculated and used, and explain the importance of disputing inaccurate entries.

##### [NJSLs - Career Awareness, Exploration, Preparation, and Training](#)

##### [NJSLs - Life Literacies and Key Skills](#)

##### [NJSLs - Interdisciplinary Standards](#)

#### Fundamental Concepts / Big Ideas

- Credit management includes making informed choices about sources of credit and requires an understanding of the cost of credit.
- Credit worthiness is dependent on making informed credit decisions and managing debt responsibly.



## Learning Objectives

Students will be able to...

- Compare and contrast the risks and benefits associated with closed-end credit and open-end credit, including choosing and using credit cards responsibly.
- Identify and explain the “5 C’s” of credit.
- Explain how to build and protect one’s credit rating. (Amistad) (AAPI)(Holocaust & Genocide)(LGBTQ+ and People with Disabilities)(DandI)

## Unit Name: 6. Planning, Saving, and Investing

### Learning Goals: What do I want my students to learn?

#### Standards

##### [NJSLS](#) -

- 9.1.12.CFR.2: Summarize causes important to you and compare organizations you seek to support to other organizations with similar missions.
- 9.1.12.CFR.4: Demonstrate an understanding of the interrelationships among attitudes, assumptions, and patterns of behavior regarding money, saving, investing, and work across cultures.
- 9.1.12.PB.1: Explain the difference between saving and investing.
- 9.1.12.PB.2: Prioritize financial decisions by considering alternatives and possible consequences.
- 9.1.12.PB.6: Describe and calculate interest and fees that are applied to various forms of spending, debt and saving.
- 9.1.12.RM.1: Describe the importance of various sources of income in retirement, including Social Security, employer-sponsored retirement savings plans, and personal investments.
- 9.1.12.RM.2: Identify types of investments appropriate for different objectives such as liquidity, income, and growth.

##### [NJSLS - Career Awareness, Exploration, Preparation, and Training](#)

##### [NJSLS - Life Literacies and Key Skills](#)

##### [NJSLS - Interdisciplinary Standards](#)

#### Fundamental Concepts / Big Ideas

- Information about investment options assists with financial planning.
- Appropriate application of basic economic principles leads to wiser decisions for individual, family, and business financial planning.

#### Learning Objectives

Students will be able to...

- Explain the features of different savings plans, including the costs and benefits of each.
- Summarize the ways to prepare for and survive a financial crisis, including the creation of an emergency fund. (DandI)
- Describe the “safety and risk” factors that affect investment choices.
- Identify and evaluate the risks and returns associated with stocks, bonds, and mutual funds. (DandI)

Please contact the content supervisor for any questions.