

Paulsboro Schools



Curriculum

<Economics >

Grade <11-12 >

<2012-2013>

* For adoption by all regular education programs
Board Approved: 7/2012
as specified and for adoption or adaptation by
all Special Education Programs in accordance
with Board of Education Policy.

PAULSBORO SCHOOL DISTRICT

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Paulsboro Schools Mission Statement

The mission of the Paulsboro School District is to provide each student educational opportunities to assist in attaining their full potential in a democratic society.

Our instructional programs will take place in a responsive, community based school system that fosters respect among all people.

Our expectation is that all students will achieve the New Jersey Core Curriculum Content Standards (NJCCCS) at every grade level.

INTRODUCTION, PHILOSOPHY OF EDUCATION, AND EDUCATIONAL GOALS

Introduction/Philosophy: SOCIAL STUDIES

The Paulsboro Public Schools are committed to providing all 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. All students receive social studies instruction from Preschool through grade 12. The challenges of the 21st century are complex, have global implications, and are connected to people, places, and events of the past. The study of Social Studies focuses on the deep understanding of concepts that enable students to think critically and systematically about local, regional, national, and global issues. Classroom instruction will include the natural integration of technology, which will allow our students to overcome geographic borders, apply scientific and mathematical analysis to historical questions and contemporary issues, appreciate cultural diversity, and experience events through the examination of primary sources.

The Paulsboro Public School District is committed to providing authentic learning experiences that enable our students to apply content knowledge, develop citizenship skills, and collaborate with other students to prepare them for the 21st century workplace. This curriculum guide is designed to be a resource for staff members and to provide guidance in the planning, delivery, and assessment of Social Studies instruction.

Educational Goals:

- (1) Develop students who are civic minded, globally aware, socially responsible, and able to recognize the implications of an interconnected global economy.
- (2) Investigate and utilize emerging technologies to communication and collaborate on career and personal matter with citizens of other world regions.
- (3) Analyze and evaluate multiple perspectives, value diversity, promote cultural understanding, and appreciate the global dynamics between people, places, and resources.
- (4) Demonstrate informed decisions about local, state, national, and global events based on inquiry and analysis, and exemplify the fundamental values of American Citizenship.

Economics

Scope and Sequence Map

Quarter 1

Big Idea: Economics provides strategies, theories, and analytical tools to deal with everyday problems.

- I. What is Economics?
- II. Why study Economics?
- III. What do Economists do?
- IV. Differing economic systems

Big Idea: Money Management

- I. Credit and Debt
 - A. Types of lending institutions
 - B. Applying for credit
 - C. Responsibilities and consequences of credit
 - D. Government Regulation of Credit
 - E. Bankruptcy
- II. Other Money and Banking Services
 - A. Checking/Debit Cards
 - B. Balancing Check books / over drafting
 - C. Electronic banking and transfers
 - D. Savings and Investing

Big Idea: Resources are limited, so people must make choices

- I. Wants vs. Needs
- II. How to make informed decisions
- III. How to manage limited resources
- IV. Setting goals (national goals, personal goals both long-term and short-term)

Quarter 2

Big Idea: Consumer Skills

- I. Buying the Necessities
 - A. Shopping for food
 - B. Clothing choices
 - C. Housing
 - 1. Buying a house
 - 2. Selecting / renting an apartment
 - D. Buying a car
 - E. Associated repairs and maintenance costs

Big Idea: Americans at Work

- I. The role of education
 - A. Professionals
 - B. Skilled / Unskilled labor
- II. Identifying one's own talents, abilities, strengths, weaknesses, and interests
- III. Income distribution
 - A. Salary and wages
 - B. Taxes
- IV. Labor unions and collective bargaining
- V. Unemployment

Big Idea: Basic Economic Principles

- I. Supply and Demand
- II. The Marketplace
 - A. What should be produced?
 - B. How much should be produced?
 - C. Who should it be produced for?
- III. Competition, Monopolies, Government Policies
- IV. Measuring the Economy's performance
 - A. GDP and NDP
 - B. Exports / Imports
 - C. Inflation / Deflation

The next portion of this document deals with management of curriculum. Essential Questions, Enduring Understandings, and Sample Conceptual Understandings can be taken from the NJCCCS for each discipline found at:

<http://www.nj.gov/education/aps/cccs/>

Suggestions for Instructional tools/ materials/technology/ resources/ learning activities/ Inter-discipline Activities and assessment models can be found in the CPI's (Cumulative Progress Indicators) portion of the NJCCCS; or may be materials you already use. If you chose to use your own materials they need to be of equal or better quality and at the same high cognitive levels that are noted in the parenthesis in the CPI's.

Depending upon the needs of the class, the assessment questions may be answered in the form of essays, quizzes, mobiles, PowerPoint, oral reports, booklets, or other formats of measurement used by the teachers.

You need to have one page like this for every Big Idea you identified on the Scope and Sequence Map pages of this document.

This page has been added to help with clarity of purpose for the curriculum writer. It may be deleted when the document is complete.

Curriculum Management System – Big Idea 1

<p>Economics Grade 11-12</p>	<p>Suggested days of instruction -- 10</p>
<p>Objective/ Cluster Concept/ Cumulative Progress Indicators The student will be able to:</p> <p>SOC.9-12.6.1.12.A.10.c - [Cumulative Progress Indicator] - Evaluate the short- and long-term impact of the expanded role of government on economic policy, <i>CAPITALISM</i>, and society.</p> <p>SOC.9-12.6.2.12.C.3.c - [Cumulative Progress Indicator] - Compare the characteristics of <i>CAPITALISM</i>, communism, and <i>SOCIALISM</i> to determine why each system emerged in different world regions.</p> <p>SOC.9-12.6.2.12.C.5.b - [Cumulative Progress Indicator] - Compare and contrast free market <i>CAPITALISM</i>, Western European democratic <i>SOCIALISM</i>, and Soviet communism.</p> <p>WORK.9-12.9.1.12.1 - [Content Statement] - The ability to recognize a problem and apply critical thinking and problem-solving skills to solve the problem is a lifelong skill that develops over time.</p> <p>WORK.9-12.9.1.12.A.1 - [Cumulative</p>	<p>Big Idea 1 Economics provides strategies, theories, and analytical tools to deal with everyday problems.</p> <p>Topics/Units: What is Economics? Various Economic Systems The American Economy</p> <p>Overarching Goals:</p> <p>(1) Develop students who are civic minded, globally aware, socially responsible, and able to recognize the implications of an interconnected global economy.</p> <p>(2) Investigate and utilize emerging technologies to communication and collaborate on career and personal matter with citizens of other world regions.</p> <p>(3) Analyze and evaluate multiple perspectives, value diversity, promote cultural understanding, and appreciate the global dynamics between people, places, and resources.</p> <p>(4) Demonstrate informed decisions about local, state, national, and global events based on inquiry and analysis, and exemplify the fundamental values of American Citizenship.</p> <p>Goals: (what the student will be able to do at the end of the unit)</p> <p>WORK.9-12.9.1.12 - [Standard] - All students will demonstrate creative, critical thinking, collaboration and problem solving skills to function successfully as global citizens and workers in diverse ethnic and organizational cultures.</p> <p>WORK.9-12.9.2.12 - [Standard] - All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy.</p> <p>WORK.9-12.9.3.12 - [Standard] - All students will apply knowledge about and engage in the process of career awareness, exploration and preparation in order to navigate the globally competitive work environment of the information age.</p> <p>TEC.9-12.8.1 - [Standard] - All students will use computer applications to gather and organize information and to solve problems.</p> <p>SOC.9-12.6.1.12 - [Standard] - All students will acquire the knowledge and skills to think analytically about how past and present interactions of people, cultures, and the environment shape the American heritage. Such</p>

Progress Indicator] - Apply critical thinking and problem-solving strategies during structured learning experiences.

WORK.9-12.9.1.12.B.1 - [Cumulative Progress Indicator] - Present resources and data in a format that effectively communicates the meaning of the data and its implications for solving problems, using multiple perspectives.

WORK.9-12.9.1.12.F.2 - [Cumulative Progress Indicator] - Demonstrate a positive work ethic in various settings, including the classroom and during structured learning experiences.

WORK.9-12.9.2.12.A.8 - [Cumulative Progress Indicator] - Analyze how personal and cultural values impact spending and other financial decisions.

WORK.9-12.9.2.12.G.1 - [Cumulative Progress Indicator] - Analyze risks and benefits in various financial situations.

WORK.9-12.9.3.12.C.8 - [Cumulative Progress Indicator] - Interpret how changing economic and societal needs influence employment trends and future education.

TEC.9-12.8.1.12 B.7 - [Progress Indicator] - Evaluate information sources for accuracy, relevance, and appropriateness.

knowledge and skills enable students to make informed decisions that reflect fundamental rights and core democratic values as productive citizens in local, national, and global communities.

Essential Questions:

What is Economics?

What should the government's role in economics be?

Which is better; Socialism or Capitalism?

Enduring Understanding:

The ability to recognize a problem and apply critical thinking and problem-solving skills to solve the problem is a lifelong skill that develops over time.

Gathering and evaluating knowledge and information from a variety of sources, including global perspectives, fosters creativity and innovative thinking.

Collaboration and teamwork enable individuals or groups to achieve common goals with greater efficiency.

Communication with people from different cultural backgrounds is enhanced by the understanding of different cultural perspectives.

The nature of the 21st-century workplace has shifted, demanding greater individual accountability, productivity, and collaboration.

Conceptual Understanding:

SOC.9-12.6.1.12.A.10.c - [Cumulative Progress Indicator]

- Evaluate the short- and long-term impact of the expanded role of government on economic policy, *CAPITALISM*, and society.

SOC.9-12.6.2.12.C.3.c - [Cumulative Progress Indicator] -

Compare the characteristics of *CAPITALISM*, communism, and *SOCIALISM* to determine why each system emerged in different world regions.

SOC.9-12.6.2.12.C.5.b - [Cumulative Progress Indicator] -

Learning Activities:

Guided reading activities

Web quests

Open-ended questions

Creative writing activities

PowerPoint presentations / Note taking

Group discussions

Video clips

Assessment Models:

Tests

Quizzes

Projects

Presentations

Booklets

Essays

Open-ended questions

Additional resources:

Textbooks and associated resources

School library resources

History.com

Youtube.com

Movie clips

Newspaper articles

Compare and contrast free market *CAPITALISM*, Western European democratic *SOCIALISM*, and Soviet communism.

WORK.9-12.9.1.12.1 - [Content Statement] - The ability to recognize a problem and apply critical thinking and problem-solving skills to solve the problem is a lifelong skill that develops over time.

WORK.9-12.9.1.12.A.1 - [Cumulative Progress Indicator] - Apply critical thinking and problem-solving strategies during structured learning experiences.

WORK.9-12.9.1.12.B.1 - [Cumulative Progress Indicator] - Present resources and data in a format that effectively communicates the meaning of the data and its implications for solving problems, using multiple perspectives.

WORK.9-12.9.1.12.F.2 - [Cumulative Progress Indicator] - Demonstrate a positive work ethic in various settings, including the classroom and during structured learning experiences.

WORK.9-12.9.2.12.A.8 - [Cumulative Progress Indicator] - Analyze how personal and cultural values impact spending and other financial decisions.

WORK.9-12.9.2.12.G.1 - [Cumulative Progress Indicator] - Analyze risks and benefits in various financial situations.

WORK.9-12.9.3.12.C.8 - [Cumulative Progress Indicator] - Interpret how changing economic and societal needs influence employment trends and future education.

TEC.9-12.8.1.12 B.7 - [Progress Indicator] - Evaluate information sources for accuracy, relevance, and appropriateness.

Curriculum Management System – Big Idea 2

<p>Economics Grade 11-12</p>	<p>Suggested days of instruction -- 15</p>	
<p>Objective/ Cluster Concept/ Cumulative Progress Indicators The student will be able to:</p> <p>WORK.9-12.9.1 - [Cumulative Progress Indicator] - Participate in a structured learning experience that demonstrates interpersonal communication, teamwork, and leadership skills.</p> <p>WORK.9-12.9.2.12 C.2 - [Cumulative Progress Indicator] - Communicate effectively in a variety of settings with a diverse group of people.</p> <p>WORK.9-12.9.2.12 E.5 - [Cumulative Progress Indicator] - Use comparative shopping techniques for the acquisition of goods and services</p> <p>WORK.9-12.9.2.12 E.6 - [Cumulative Progress Indicator] - Analyze the impact of advertising, peer pressure, and living arrangements on personal purchasing decisions.</p> <p>WORK.9-12.9.2.12 E.8 - [Cumulative Progress Indicator] - Analyze the interrelationships between the</p>	<p>Big Idea 2 Resources are limited, so people must make choices</p>	
	<p>Topic/Unit: Your Role as the Consumer</p>	
	<p>Overarching Goals:</p> <p>(1) Develop students who are civic minded, globally aware, socially responsible, and able to recognize the implications of an interconnected global economy.</p> <p>(2) Investigate and utilize emerging technologies to communication and collaborate on career and personal matter with citizens of other world regions.</p> <p>(3) Analyze and evaluate multiple perspectives, value diversity, promote cultural understanding, and appreciate the global dynamics between people, places, and resources.</p> <p>(4) Demonstrate informed decisions about local, state, national, and global events based on inquiry and analysis, and exemplify the fundamental values of American Citizenship.</p>	
	<p>Goals: (what the student will be able to do at the end of the unit)</p> <p>WORK.9-12.9.1.12 - [Standard] - All students will demonstrate creative, critical thinking, collaboration and problem solving skills to function successfully as global citizens and workers in diverse ethnic and organizational cultures.</p> <p>WORK.9-12.9.2.12 - [Standard] - All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy.</p>	
	<p>Essential Questions:</p> <p>What is the role of the consumer? How do you determine needs/wants? How does selfishness and self-interest affect economies? What is scarcity & how does it motivate the actions of individuals & societies?</p> <p>Enduring Understanding:</p>	<p>Learning Activities:</p> <p>Guided reading activities Web quests Open-ended questions Creative writing activities PowerPoint presentations / Note taking Group discussions Video clips</p>

economic system and consumer actions in a chosen career cluster.

WORK.9-12.9.2.12.G.1 - [Cumulative Progress Indicator] - Analyze risks and benefits in various financial situations.

WORK.9-12.9.2.12.1 - [Content Statement] - The ability to prioritize wants and needs assists in making informed investments, purchases, and decisions.

WORK.9-12.9.2.12.E.1 - [Cumulative Progress Indicator] - Analyze and apply multiple sources of financial information when prioritizing financial decisions.

WORK.9-12.9.2.12.E.2 - [Cumulative Progress Indicator] - Determine how objective, accurate, and current financial information affects the prioritization of financial decisions.

WORK.9-12.9.2.12.E.3 - [Cumulative Progress Indicator] - Evaluate how media, bias, purpose, and validity affect the prioritization of consumer decisions and spending.

The ability to recognize a problem and apply critical thinking and problem-solving skills to solve the problem is a lifelong skill that develops over time.

Gathering and evaluating knowledge and information from a variety of sources, including global perspectives, fosters creativity and innovative thinking.

Collaboration and teamwork enable individuals or groups to achieve common goals with greater efficiency.

Communication with people from different cultural backgrounds is enhanced by the understanding of different cultural perspectives.

The nature of the 21st-century workplace has shifted, demanding greater individual accountability, productivity, and collaboration.

Ethical behaviors support human rights and dignity in all aspects of life.

Educational achievement, career choice, and entrepreneurial skills all play a role in achieving a desired lifestyle.

Income affects spending decisions and lifestyle.

Taxes and the cost of employee benefits can affect the amount of disposable income.

Money management involves setting financial goals.

Money management is reliant on developing and maintaining personal budgets.

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.

The ability to prioritize wants and needs assists in making

Assessment Models:

Tests

Quizzes

Projects

Presentations

Booklets

Essays

Open-ended questions

Additional resources:

Textbooks and associated resources

School library resources

History.com

Youtube.com

Movie clips

Newspaper articles

informed investments, purchases, and decisions.

Conceptual Understanding:

WORK.9-12.9.1 - [Cumulative Progress Indicator] - Participate in a structured learning experience that demonstrates interpersonal communication, teamwork, and leadership skills.

WORK.9-12.9.2.12 C.2 - [Cumulative Progress Indicator] - Communicate effectively in a variety of settings with a diverse group of people.

WORK.9-12.9.2.12 E.5 - [Cumulative Progress Indicator] - Use comparative shopping techniques for the acquisition of goods and services

WORK.9-12.9.2.12 E.6 - [Cumulative Progress Indicator] - Analyze the impact of advertising, peer pressure, and living arrangements on personal purchasing decisions.

WORK.9-12.9.2.12 E.8 - [Cumulative Progress Indicator] - Analyze the interrelationships between the economic system and consumer actions in a chosen career cluster.

WORK.9-12.9.2.12.G.1 - [Cumulative Progress Indicator] - Analyze risks and benefits in various financial situations.

WORK.9-12.9.2.12.1 - [Content Statement] - The ability to prioritize wants and needs assists in making informed investments, purchases, and decisions.

WORK.9-12.9.2.12.E.1 - [Cumulative Progress Indicator] - Analyze and apply multiple sources of financial information when prioritizing financial decisions.

WORK.9-12.9.2.12.E.2 - [Cumulative Progress Indicator] - Determine how objective, accurate, and current financial information affects the prioritization of financial decisions.

WORK.9-12.9.2.12.E.3 - [Cumulative Progress Indicator] - Evaluate how media, bias, purpose, and validity affect the prioritization of consumer decisions and spending.

Curriculum Management System – Big Idea 3

<p>Economics Grade 11-12</p>	<p>Suggested days of instruction -- 20</p>	
<p>Objective/ Cluster Concept/ Cumulative Progress Indicators The student will be able to:</p> <p>WORK.9-12.9.2.12.1 - [Content Statement] - There are common financial risks and ways to manage risks.</p> <p>WORK.9-12.9.2.12.G.1 - [Cumulative Progress Indicator] - Analyze risks and benefits in various financial situations.</p> <p>WORK.9-12.9.2.12 E.1 - [Cumulative Progress Indicator] - Analyze factors that influence gross and net income.</p> <p>WORK.9-12.9.2.12 E.2 - [Cumulative Progress Indicator] - Design, implement, and critique a personal financial plan.</p> <p>WORK.9-12.9.2.12 E.3 - [Cumulative Progress Indicator] - Discuss how to obtain and maintain credit.</p> <p>WORK.9-12.9.2.12 E.4 - [Cumulative Progress Indicator] - Prepare and use skills for budget preparation, making predictions about income and expenditures, income tax preparation,</p>	<p>Big Idea 3 Money Management</p>	
	<p>Topics/Units: Going Into Debt Money and Banking Saving and Investing</p>	
	<p>Overarching Goals:</p> <p>(1) Develop students who are civic minded, globally aware, socially responsible, and able to recognize the implications of an interconnected global economy.</p> <p>(2) Investigate and utilize emerging technologies to communication and collaborate on career and personal matter with citizens of other world regions.</p> <p>(3) Analyze and evaluate multiple perspectives, value diversity, promote cultural understanding, and appreciate the global dynamics between people, places, and resources.</p> <p>(4) Demonstrate informed decisions about local, state, national, and global events based on inquiry and analysis, and exemplify the fundamental values of American Citizenship.</p>	
	<p>Goals: (what the student will be able to do at the end of the unit)</p> <p>WORK.9-12.9.2.12 - [Standard] - All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy..</p> <p>TEC.9-12.8.1 - [Standard] - All students will use computer applications to gather and organize information and to solve problems.</p>	
	<p>Essential Questions:</p> <p>Why do we use credit? How do you determine if you should buy using credit? What are your responsibilities when using credit? What are the consequences of using credit? Why should you save money? What is the best way to invest money?</p>	<p>Learning Activities:</p> <p>Guided reading activities Web quests Open-ended questions Creative writing activities PowerPoint presentations / Note taking Group discussions Video clips</p>

and adjusting spending or expectations based on analysis.

TEC.9-12.8.1.12 A.1 - [Progress Indicator] - Create a multi-page document with citations using word processing software in conjunction with other tools that demonstrates the ability to format, edit, and print.

TEC.9-12.8.1.12 A.3 - [Progress Indicator] - Construct a spreadsheet, enter data, use mathematical or logical functions to manipulate and process data, generate charts and graphs, and interpret the results.

WORK.9-12.9.2.12.C.1 - [Cumulative Progress Indicator] - Compare and contrast the financial benefits of different products and services offered by a variety of financial institutions

WORK.9-12.9.2.12.C.2 - [Cumulative Progress Indicator] - Compare and compute interest and compound interest and develop an amortization table using business tools.

WORK.9-12.9.2.12.C.3 - [Cumulative Progress Indicator] - Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit.

WORK.9-12.9.2.12.C.4 - [Cumulative Progress Indicator] - Compare and contrast the advantages and disadvantages of various types of mortgages.

WORK.9-12.9.2.12.C.5 - [Cumulative Progress Indicator] - Analyze the information contained in a credit

Enduring Understanding:

Income affects spending decisions and lifestyle.

Taxes and the cost of employee benefits can affect the amount of disposable income.

Money management involves setting financial goals.

Money management is reliant on developing and maintaining personal budgets.

Money management requires understanding of cash flow systems and business practices.

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.

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.

The ability to prioritize wants and needs assists in making informed investments, purchases, and decisions.

Cost-benefit analysis informs responsible spending practices.

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.

Assessment Models:

Tests

Quizzes

Projects

Presentations

Booklets

Essays

Open-ended questions

Additional resources:

Textbooks and associated resources

School library resources

History.com

Youtube.com

Movie clips

Newspaper articles

report and explain the importance of disputing inaccurate entries.

WORK.9-12.9.2.12.C.8 - [Cumulative Progress Indicator] - Evaluate the implications of personal and corporate bankruptcy for self and others.

WORK.9-12.9.2.12.D.1 - [Cumulative Progress Indicator] - Summarize how investing builds wealth and assists in meeting long- and short-term financial goals.

WORK.9-12.9.2.12.D.2 - [Cumulative Progress Indicator] - Assess factors that influence financial planning.

WORK.9-12.9.2.12.D.3 - [Cumulative Progress Indicator] - Justify the use of savings and investment options to meet targeted goals.

WORK.9-12.9.2.12.D.4 - [Cumulative Progress Indicator] - Analyze processes and vehicles for buying and selling investments.

WORK.9-12.9.2.12.D.7 - [Cumulative Progress Indicator] - Relate savings and investment results to achievement of financial goals.

WORK.9-12.9.2.12.D.8 - [Cumulative Progress Indicator] - Differentiate among various investment products and savings vehicles and how to use them most effectively.

Conceptual Understanding:

WORK.9-12.9.2.12.1 - [Content Statement] - There are common financial risks and ways to manage risks.

WORK.9-12.9.2.12.G.1 - [Cumulative Progress Indicator] - Analyze risks and benefits in various financial situations.

WORK.9-12.9.2.12 E.1 - [Cumulative Progress Indicator] - Analyze factors that influence gross and net income.

WORK.9-12.9.2.12 E.2 - [Cumulative Progress Indicator] - Design, implement, and critique a personal financial plan.

WORK.9-12.9.2.12 E.3 - [Cumulative Progress Indicator] - Discuss how to obtain and maintain credit.

WORK.9-12.9.2.12 E.4 - [Cumulative Progress Indicator] - Prepare and use skills for budget preparation, making predictions about income and expenditures, income tax preparation, and adjusting spending or expectations based on analysis.

TEC.9-12.8.1.12 A.1 - [Progress Indicator] - Create a multi-page document with citations using word processing software in conjunction with other tools that demonstrates the ability to format, edit, and print.

TEC.9-12.8.1.12 A.3 - [Progress Indicator] - Construct a spreadsheet, enter data, use mathematical or logical functions to manipulate and process data, generate charts and graphs, and interpret the results.

WORK.9-12.9.2.12.C.1 - [Cumulative Progress Indicator] - Compare and contrast the financial benefits of different products and services offered by a variety of financial institutions

WORK.9-12.9.2.12.C.2 - [Cumulative Progress Indicator] - Compare and compute interest and compound interest and develop an amortization table using business tools.

WORK.9-12.9.2.12.C.3 - [Cumulative Progress Indicator] - Compute and assess the accumulating effect of interest

paid over time when using a variety of sources of credit.

WORK.9-12.9.2.12.C.4 - [Cumulative Progress Indicator] - Compare and contrast the advantages and disadvantages of various types of mortgages.

WORK.9-12.9.2.12.C.5 - [Cumulative Progress Indicator] - Analyze the information contained in a credit report and explain the importance of disputing inaccurate entries.

WORK.9-12.9.2.12.C.8 - [Cumulative Progress Indicator] - Evaluate the implications of personal and corporate bankruptcy for self and others.

WORK.9-12.9.2.12.D.1 - [Cumulative Progress Indicator] - Summarize how investing builds wealth and assists in meeting long- and short-term financial goals.

WORK.9-12.9.2.12.D.2 - [Cumulative Progress Indicator] - Assess factors that influence financial planning.

WORK.9-12.9.2.12.D.3 - [Cumulative Progress Indicator] - Justify the use of savings and investment options to meet targeted goals.

WORK.9-12.9.2.12.D.4 - [Cumulative Progress Indicator] - Analyze processes and vehicles for buying and selling investments.

WORK.9-12.9.2.12.D.7 - [Cumulative Progress Indicator] - Relate savings and investment results to achievement of financial goals.

WORK.9-12.9.2.12.D.8 - [Cumulative Progress Indicator] - Differentiate among various investment products and savings vehicles and how to use them most effectively.

Curriculum Management System – Big Idea 4

<p>Economics Grade 11-12</p>	<p>Suggested days of instruction --15</p>	
<p>Objective/ Cluster Concept/ Cumulative Progress Indicators The student will be able to:</p> <p>WORK.9-12.9.1 - [Cumulative Progress Indicator] - Participate in a structured learning experience that demonstrates interpersonal communication, teamwork, and leadership skills.</p> <p>WORK.9-12.9.2.12 C.2 - [Cumulative Progress Indicator] - Communicate effectively in a variety of settings with a diverse group of people.</p> <p>WORK.9-12.9.2.12 E.5 - [Cumulative Progress Indicator] - Use comparative shopping techniques for the acquisition of goods and services</p> <p>WORK.9-12.9.2.12 E.6 - [Cumulative Progress Indicator] - Analyze the impact of advertising, peer pressure, and living arrangements on personal purchasing decisions.</p> <p>WORK.9-12.9.2.12 E.8 - [Cumulative Progress Indicator] - Analyze the interrelationships between the</p>	<p>Big Idea 4 Consumer Skills</p>	
	<p>Topic: Buying the Necessities</p>	
	<p>Overarching Goals:</p> <p>(1) Develop students who are civic minded, globally aware, socially responsible, and able to recognize the implications of an interconnected global economy.</p> <p>(2) Investigate and utilize emerging technologies to communication and collaborate on career and personal matter with citizens of other world regions.</p> <p>(3) Analyze and evaluate multiple perspectives, value diversity, promote cultural understanding, and appreciate the global dynamics between people, places, and resources.</p> <p>(4) Demonstrate informed decisions about local, state, national, and global events based on inquiry and analysis, and exemplify the fundamental values of American Citizenship.</p>	
	<p>Goals: (what the student will be able to do at the end of the unit)</p> <p>WORK.9-12.9.1.12 - [Standard] - All students will demonstrate creative, critical thinking, collaboration and problem solving skills to function successfully as global citizens and workers in diverse ethnic and organizational cultures.</p> <p>WORK.9-12.9.2.12 - [Standard] - All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy..</p> <p>TEC.9-12.8.1 - [Standard] - All students will use computer applications to gather and organize information and to solve problems.</p>	
	<p>Essential Questions:</p> <p>What are the benefits/risks of financial decision making?</p> <p>How housing, credit, and labor all are interconnected?</p> <p>Which is better; renting or buying?</p> <p>Why is it important to make informed decisions?</p>	<p>Learning Activities:</p> <p>Guided reading activities</p> <p>Web quests</p> <p>Open-ended questions</p> <p>Creative writing activities</p> <p>PowerPoint presentations / Note taking</p> <p>Group discussions</p> <p>Video clips</p>

economic system and consumer actions in a chosen career cluster.

WORK.9-12.9.2.12.G.1 - [Cumulative Progress Indicator] - Analyze risks and benefits in various financial situations.

WORK.9-12.9.2.12.1 - [Content Statement] - The ability to prioritize wants and needs assists in making informed investments, purchases, and decisions.

WORK.9-12.9.2.12.E.1 - [Cumulative Progress Indicator] - Analyze and apply multiple sources of financial information when prioritizing financial decisions.

WORK.9-12.9.2.12.E.2 - [Cumulative Progress Indicator] - Determine how objective, accurate, and current financial information affects the prioritization of financial decisions.

WORK.9-12.9.2.12.E.3 - [Cumulative Progress Indicator] - Evaluate how media, bias, purpose, and validity affect the prioritization of consumer decisions and spending.

Enduring Understanding:

Educational achievement, career choice, and entrepreneurial skills all play a role in achieving a desired lifestyle.

Income affects spending decisions and lifestyle.

Taxes and the cost of employee benefits can affect the amount of disposable income.

Money management involves setting financial goals.

Money management is reliant on developing and maintaining personal budgets.

Money management requires understanding of cash flow systems and business practices.

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.

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.

The ability to prioritize wants and needs assists in making informed investments, purchases, and decisions.

Cost-benefit analysis informs responsible spending practices.

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.

Assessment Models:

Tests

Quizzes

Projects

Presentations

Booklets

Essays

Open-ended questions

Additional resources:

Textbooks and associated resources

School library resources

History.com

Youtube.com

Movie clips

Newspaper articles

Conceptual Understanding:

WORK.9-12.1 - [Cumulative Progress Indicator] - Participate in a structured learning experience that demonstrates interpersonal communication, teamwork, and leadership skills.

WORK.9-12.9.2.12 C.2 - [Cumulative Progress Indicator] - Communicate effectively in a variety of settings with a diverse group of people.

WORK.9-12.9.2.12 E.5 - [Cumulative Progress Indicator] - Use comparative shopping techniques for the acquisition of goods and services

WORK.9-12.9.2.12 E.6 - [Cumulative Progress Indicator] - Analyze the impact of advertising, peer pressure, and living arrangements on personal purchasing decisions.

WORK.9-12.9.2.12 E.8 - [Cumulative Progress Indicator] - Analyze the interrelationships between the economic system and consumer actions in a chosen career cluster.

WORK.9-12.9.2.12.G.1 - [Cumulative Progress Indicator] - Analyze risks and benefits in various financial situations.

WORK.9-12.9.2.12.1 - [Content Statement] - The ability to prioritize wants and needs assists in making informed investments, purchases, and decisions.

WORK.9-12.9.2.12.E.1 - [Cumulative Progress Indicator] - Analyze and apply multiple sources of financial information when prioritizing financial decisions.

WORK.9-12.9.2.12.E.2 - [Cumulative Progress Indicator] - Determine how objective, accurate, and current financial information affects the prioritization of financial decisions.

WORK.9-12.9.2.12.E.3 - [Cumulative Progress Indicator] - Evaluate how media, bias, purpose, and validity affect the prioritization of consumer decisions and spending.

Curriculum Management System – Big Idea 5

<p>Economics Grade 11-12</p>	<p>Suggested days of instruction -- 15</p>	
<p>Objective/ Cluster Concept/ Cumulative Progress Indicators The student will be able to:</p> <p>WORK.9-12.9.1.12.F.1 - [Cumulative Progress Indicator] - Explain the impact of current and emerging technological advances on the demand for increased and new types of accountability and productivity in the global workplace.</p> <p>WORK.9-12.9.1.12.F.2 - [Cumulative Progress Indicator] - Demonstrate a positive work ethic in various settings, including the classroom and during structured learning experiences.</p> <p>WORK.9-12.9.1.12.F.3 - [Cumulative Progress Indicator] - Defend the need for intellectual property rights, workers' rights, and workplace safety regulations in the United States and abroad.</p> <p>WORK.9-12.9.3.12.C.1 - [Cumulative Progress Indicator] - Assess and modify Personalized Student Learning Plans to support declared career goals.</p>	<p>Big Idea 5 Americans at Work</p>	
	<p>Topic/Unit: The American Labor Force</p>	
	<p>Overarching Goals:</p> <p>(1) Develop students who are civic minded, globally aware, socially responsible, and able to recognize the implications of an interconnected global economy.</p> <p>(2) Investigate and utilize emerging technologies to communication and collaborate on career and personal matter with citizens of other world regions.</p> <p>(3) Analyze and evaluate multiple perspectives, value diversity, promote cultural understanding, and appreciate the global dynamics between people, places, and resources.</p> <p>(4) Demonstrate informed decisions about local, state, national, and global events based on inquiry and analysis, and exemplify the fundamental values of American Citizenship.</p>	
	<p>Goals: (what the student will be able to do at the end of the unit)</p> <p>WORK.9-12.9.1.12 - [Standard] - All students will demonstrate creative, critical thinking, collaboration and problem solving skills to function successfully as global citizens and workers in diverse ethnic and organizational cultures.</p> <p>WORK.9-12.9.3.12 - [Standard] - All students will apply knowledge about and engage in the process of career awareness, exploration and preparation in order to navigate the globally competitive work environment of the information age.</p> <p>TEC.9-12.8.1 - [Standard] - All students will use computer applications to gather and organize information and to solve problems.</p>	
<p>Essential Questions:</p> <p>Why do we work?</p> <p>How do we decide what to do/where to work?</p> <p>Which is better; College, technical training, or none?</p> <p>What are the benefits and risks of joining a union?</p> <p>What do I do if I lose my job or get hurt and cannot work?</p>	<p>Learning Activities:</p> <p>Guided reading activities</p> <p>Web quests</p> <p>Open-ended questions</p> <p>Creative writing activities</p> <p>PowerPoint presentations / Note taking</p> <p>Group discussions</p>	

WORK.9-12.9.3.12.C.2 - [Cumulative Progress Indicator] - Characterize education and skills needed to achieve career goals, and take steps to prepare for postsecondary options, including making course selections, preparing for and taking assessments, and participating in extra-curricular activities.

WORK.9-12.9.3.12.C.3 - [Cumulative Progress Indicator] - Develop personal interests and activities that support declared career goals and plans.

WORK.9-12.9.3.12.C.4 - [Cumulative Progress Indicator] - 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.

WORK.9-12.9.3.12.C.5 - [Cumulative Progress Indicator] - Identify transferable skills in career choices and design alternative career plans based on those skills.

WORK.9-12.9.3.12.C.6 - [Cumulative Progress Indicator] - Develop job readiness skills by participating in structured learning experiences and employment seeking opportunities.

WORK.9-12.9.3.12.C.7 - [Cumulative Progress Indicator] - Pursue a variety of activities related to career preparation (e.g., volunteer, seek employment, and/or apply for training grants, higher education grants, and

Enduring Understanding:

State and federal laws and regulations require specific employment and workplace safety and health policies and procedures in order to ensure that workers are free from exploitation and to ensure a safe and healthy work environment.

Both employers and employees have professional, legal, and ethical responsibilities in the workplace and in the global marketplace.

There is a relationship between personal behavior and employability.

Conceptual Understanding:

WORK.9-12.9.1.12.F.1 - [Cumulative Progress Indicator] - Explain the impact of current and emerging technological advances on the demand for increased and new types of accountability and productivity in the global workplace.

WORK.9-12.9.1.12.F.2 - [Cumulative Progress Indicator] - Demonstrate a positive work ethic in various settings, including the classroom and during structured learning experiences.

WORK.9-12.9.1.12.F.3 - [Cumulative Progress Indicator] - Defend the need for intellectual property rights, workers' rights, and workplace safety regulations in the United States and abroad.

WORK.9-12.9.3.12.C.1 - [Cumulative Progress Indicator] - Assess and modify Personalized Student Learning Plans to support declared career goals.

WORK.9-12.9.3.12.C.2 - [Cumulative Progress Indicator] - Characterize education and skills needed to achieve career goals, and take steps to prepare for postsecondary options, including making course selections, preparing for

Video clips

Assessment Models:

Tests

Quizzes

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Presentations

Booklets

Essays

Open-ended questions

Additional resources:

Textbooks and associated resources

School library resources

History.com

Youtube.com

Movie clips

Newspaper articles

loans).

WORK.9-12.9.3.12.C.9 - [Cumulative Progress Indicator] - Investigate career opportunities in the United States or abroad that involve working with people from diverse cultures and that require knowledge of other languages or cultures.

WORK.9-12.9.3.12.C.11 - [Cumulative Progress Indicator] - Evaluate the responsibilities of employers and employees for maintaining workplace safety, and explain health rights related to a particular occupation/career.

WORK.9-12.9.3.12.C.13 - [Cumulative Progress Indicator] - Comply with workplace child labor regulations and safety and health policies during structured learning experiences.

WORK.9-12.9.3.12.C.14 - [Cumulative Progress Indicator] - Interpret and justify written employer organizational policies and procedures for job performance.

WORK.9-12.9.3.12.C.18 - [Cumulative Progress Indicator] - Determine how an individual's driving record (e.g., tickets, points, penalties for driving while intoxicated) and/or credit score may impact opportunities for employment, job retention, or job advancement.

WORK.9-12.9.3.12.C.20 - [Cumulative Progress Indicator] - Analyze employment trends by

and taking assessments, and participating in extra-curricular activities.

WORK.9-12.9.3.12.C.3 - [Cumulative Progress Indicator] - Develop personal interests and activities that support declared career goals and plans.

WORK.9-12.9.3.12.C.4 - [Cumulative Progress Indicator] - 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.

WORK.9-12.9.3.12.C.5 - [Cumulative Progress Indicator] - Identify transferable skills in career choices and design alternative career plans based on those skills.

WORK.9-12.9.3.12.C.6 - [Cumulative Progress Indicator] - Develop job readiness skills by participating in structured learning experiences and employment seeking opportunities.

WORK.9-12.9.3.12.C.7 - [Cumulative Progress Indicator] - Pursue a variety of activities related to career preparation (e.g., volunteer, seek employment, and/or apply for training grants, higher education grants, and loans).

WORK.9-12.9.3.12.C.9 - [Cumulative Progress Indicator] - Investigate career opportunities in the United States or abroad that involve working with people from diverse cultures and that require knowledge of other languages or cultures.

WORK.9-12.9.3.12.C.11 - [Cumulative Progress Indicator] - Evaluate the responsibilities of employers and employees for maintaining workplace safety, and explain health rights related to a particular occupation/career.

WORK.9-12.9.3.12.C.13 - [Cumulative Progress Indicator] - Comply with workplace child labor regulations and safety and health policies during structured learning experiences.

industry sector to determine how employment and training requirements change over time.

WORK.9-12.9.3.12.C.21 - [Cumulative Progress Indicator] - Determine the extent to which an individual's online behavior (e.g., social networking, photo exchanges, video postings) may impact opportunities for employment, job retention, or job advancement.

WORK.9-12.9.3.12.C.23 - [Cumulative Progress Indicator] - Determine job entrance criteria (e.g., education credentials, math/writing/reading comprehension tests, drug tests) used by employers in various industry sectors.

TEC.9-12. - [Content Statement] - Digital tools and environments support the learning process and foster collaboration in solving local or global issues and problems.

WORK.9-12.9.3.12.C.14 - [Cumulative Progress Indicator] - Interpret and justify written employer organizational policies and procedures for job performance.

WORK.9-12.9.3.12.C.18 - [Cumulative Progress Indicator] - Determine how an individual's driving record (e.g., tickets, points, penalties for driving while intoxicated) and/or credit score may impact opportunities for employment, job retention, or job advancement.

WORK.9-12.9.3.12.C.20 - [Cumulative Progress Indicator] - Analyze employment trends by industry sector to determine how employment and training requirements change over time.

WORK.9-12.9.3.12.C.21 - [Cumulative Progress Indicator] - Determine the extent to which an individual's online behavior (e.g., social networking, photo exchanges, video postings) may impact opportunities for employment, job retention, or job advancement.

WORK.9-12.9.3.12.C.23 - [Cumulative Progress Indicator] - Determine job entrance criteria (e.g., education credentials, math/writing/reading comprehension tests, drug tests) used by employers in various industry sectors.

TEC.9-12. - [Content Statement] - Digital tools and environments support the learning process and foster collaboration in solving local or global issues and problems.

Curriculum Management System – Big Idea 6

<p>Economics Grade 11-12</p>	<p>Suggested days of instruction --15</p>	
<p>Objective/ Cluster Concept/ Cumulative Progress Indicators The student will be able to:</p> <p>WORK.9-12.9.2.12.D.9 - [Cumulative Progress Indicator] - Assess the role of revenue-generating assets as mechanisms for accruing and managing wealth.</p> <p>WORK.9-12.9.2.12.D.10 - [Cumulative Progress Indicator] - Compare and contrast the past and present role of government in the financial industry and in the regulation of financial markets.</p> <p>WORK.9-12.9.2.12.D.11 - [Cumulative Progress Indicator] - Determine the impact of various market events on stock market prices and on other savings and investments.</p> <p>WORK.9-12.9.2.12.A.3 - [Cumulative Progress Indicator] - Analyze how the economic, social, and political conditions of a time period can affect starting a business and can affect a plan for establishing such an enterprise.</p>	<p>Big Idea 6: Basic Economic Principles</p>	
	<p>Topic/Unit: Supply and Demand</p>	
	<p>Overarching Goals:</p> <p>(1) Develop students who are civic minded, globally aware, socially responsible, and able to recognize the implications of an interconnected global economy.</p> <p>(2) Investigate and utilize emerging technologies to communication and collaborate on career and personal matter with citizens of other world regions.</p> <p>(3) Analyze and evaluate multiple perspectives, value diversity, promote cultural understanding, and appreciate the global dynamics between people, places, and resources.</p> <p>(4) Demonstrate informed decisions about local, state, national, and global events based on inquiry and analysis, and exemplify the fundamental values of American Citizenship.</p>	
	<p>Goals: (what the student will be able to do at the end of the unit)</p> <p>WORK.9-12.9.1.12 - [Standard] - All students will demonstrate creative, critical thinking, collaboration and problem solving skills to function successfully as global citizens and workers in diverse ethnic and organizational cultures.</p> <p>WORK.9-12.9.2.12 - [Standard] - All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy.</p> <p>WORK.9-12.9.3.12 - [Standard] - All students will apply knowledge about and engage in the process of career awareness, exploration and preparation in order to navigate the globally competitive work environment of the information age.</p> <p>TEC.9-12.8.1 - [Standard] - All students will use computer applications to gather and organize information and to solve problems.</p>	
	<p>Essential Questions:</p> <p>How does supply and demand affect us?</p> <p>What should be produced?</p> <p>How much should be produced?</p> <p>Who should it be produced for?</p>	<p>Learning Activities:</p> <p>Guided reading activities</p> <p>Web quests</p> <p>Open-ended questions</p> <p>Creative writing activities</p> <p>PowerPoint presentations / Note taking</p> <p>Group discussions</p>

Enduring Understanding:

The ability to recognize a problem and apply critical thinking and problem-solving skills to solve the problem is a lifelong skill that develops over time.

Gathering and evaluating knowledge and information from a variety of sources, including global perspectives, fosters creativity and innovative thinking.

Collaboration and teamwork enable individuals or groups to achieve common goals with greater efficiency.

Communication with people from different cultural backgrounds is enhanced by the understanding of different cultural perspectives.

The nature of the 21st-century workplace has shifted, demanding greater individual accountability, productivity, and collaboration.

Ethical behaviors support human rights and dignity in all aspects of life.

Conceptual Understanding:

WORK.9-12.9.2.12.D.9 - [Cumulative Progress Indicator] - Assess the role of revenue-generating assets as mechanisms for accruing and managing wealth.

WORK.9-12.9.2.12.D.10 - [Cumulative Progress Indicator] - Compare and contrast the past and present role of government in the financial industry and in the regulation of financial markets.

WORK.9-12.9.2.12.D.11 - [Cumulative Progress Indicator] - Determine the impact of various market events on stock market prices and on other savings and investments.

WORK.9-12.9.2.12.A.3 - [Cumulative Progress Indicator] - Analyze how the economic, social, and political conditions of a time period can affect starting a business and can affect a plan for establishing such an enterprise.

Video clips

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Course Benchmarks

SOC.9-12.6.1.12.A.10.c - [Cumulative Progress Indicator] - Evaluate the short- and long-term impact of the expanded role of government on economic policy, *CAPITALISM*, and society.

SOC.9-12.6.2.12.C.3.c - [Cumulative Progress Indicator] - Compare the characteristics of *CAPITALISM*, communism, and *SOCIALISM* to determine why each system emerged in different world regions.

SOC.9-12.6.2.12.C.5.b - [Cumulative Progress Indicator] - Compare and contrast free market *CAPITALISM*, Western European democratic *SOCIALISM*, and Soviet communism.

WORK.9-12.9.1.12.1 - [Content Statement] - The ability to recognize a problem and apply critical thinking and problem-solving skills to solve the problem is a lifelong skill that develops over time.

WORK.9-12.9.1.12.A.1 - [Cumulative Progress Indicator] - Apply critical thinking and problem-solving strategies during structured learning experiences.

WORK.9-12.9.1.12.B.1 - [Cumulative Progress Indicator] - Present resources and data in a format that effectively communicates the meaning of the data and its implications for solving problems, using multiple perspectives.

WORK.9-12.9.1.12.F.2 - [Cumulative Progress Indicator] - Demonstrate a positive work ethic in various settings, including the classroom and during structured learning experiences.

WORK.9-12.9.2.12.A.8 - [Cumulative Progress Indicator] - Analyze how personal and cultural values impact spending and other financial decisions.

WORK.9-12.9.2.12.G.1 - [Cumulative Progress Indicator] - Analyze risks and benefits in various financial situations.

WORK.9-12.9.3.12.C.8 - [Cumulative Progress Indicator] - Interpret how changing economic and societal needs influence employment trends and future education.

TEC.9-12.8.1.12 B.7 - [Progress Indicator] - Evaluate information sources for accuracy, relevance, and appropriateness.

WORK.9-12.1 - [Cumulative Progress Indicator] - Participate in a structured learning experience that demonstrates interpersonal communication, teamwork, and leadership skills.

WORK.9-12.9.2.12 C.2 - [Cumulative Progress Indicator] - Communicate effectively in a variety of settings with a diverse group of people.

WORK.9-12.9.2.12 E.5 - [Cumulative Progress Indicator] - Use comparative shopping techniques for the acquisition of goods and services

WORK.9-12.9.2.12 E.6 - [Cumulative Progress Indicator] - Analyze the impact of advertising, peer pressure, and living arrangements on personal purchasing decisions.

WORK.9-12.9.2.12 E.8 - [Cumulative Progress Indicator] - Analyze the interrelationships between the economic system and consumer actions in a chosen career cluster.

WORK.9-12.9.2.12.G.1 - [Cumulative Progress Indicator] - Analyze risks and benefits in various financial situations.

WORK.9-12.9.2.12.1 - [Content Statement] - The ability to prioritize wants and needs assists in making informed investments, purchases, and decisions.

WORK.9-12.9.2.12.E.1 - [Cumulative Progress Indicator] - Analyze and apply multiple sources of financial information when prioritizing financial decisions.

WORK.9-12.9.2.12.E.2 - [Cumulative Progress Indicator] - Determine how objective, accurate, and current financial information affects the prioritization of financial decisions.

WORK.9-12.9.2.12.E.3 - [Cumulative Progress Indicator] - Evaluate how media, bias, purpose, and validity affect the prioritization of consumer decisions and spending.

WORK.9-12.9.2.12.1 - [Content Statement] - There are common financial risks and ways to manage risks.

WORK.9-12.9.2.12.G.1 - [Cumulative Progress Indicator] - Analyze risks and benefits in various financial situations.

WORK.9-12.9.2.12 E.1 - [Cumulative Progress Indicator] - Analyze factors that influence gross and net income.

WORK.9-12.9.2.12 E.2 - [Cumulative Progress Indicator] - Design, implement, and critique a personal financial plan.

WORK.9-12.9.2.12 E.3 - [Cumulative Progress Indicator] - Discuss how to obtain and maintain credit.

WORK.9-12.9.2.12 E.4 - [Cumulative Progress Indicator] - Prepare and use skills for budget preparation, making predictions about income and expenditures, income tax preparation, and adjusting spending or expectations based on analysis.

TEC.9-12.8.1.12 A.1 - [Progress Indicator] - Create a multi-page document with citations using word processing software in conjunction with other tools that demonstrates the ability to format, edit, and print.

TEC.9-12.8.1.12 A.3 - [Progress Indicator] - Construct a spreadsheet, enter data, use mathematical or logical functions to manipulate and process data, generate charts and graphs, and interpret the results.

WORK.9-12.9.2.12.C.1 - [Cumulative Progress Indicator] - Compare and contrast the financial benefits of different products and services offered by a variety of financial institutions

WORK.9-12.9.2.12.C.2 - [Cumulative Progress Indicator] - Compare and compute interest and compound interest and develop an amortization table using business tools.

WORK.9-12.9.2.12.C.3 - [Cumulative Progress Indicator] - Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit.

WORK.9-12.9.2.12.C.4 - [Cumulative Progress Indicator] - Compare and contrast the advantages and disadvantages of various types of mortgages.

WORK.9-12.9.2.12.C.5 - [Cumulative Progress Indicator] - Analyze the information contained in a credit report and explain the importance of disputing inaccurate entries.

WORK.9-12.9.2.12.C.8 - [Cumulative Progress Indicator] - Evaluate the implications of personal and corporate bankruptcy for self and others.

WORK.9-12.9.2.12.D.1 - [Cumulative Progress Indicator] - Summarize how investing builds wealth and assists in meeting long- and short-term financial goals.

WORK.9-12.9.2.12.D.2 - [Cumulative Progress Indicator] - Assess factors that influence financial planning.

WORK.9-12.9.2.12.D.3 - [Cumulative Progress Indicator] - Justify the use of savings and investment options to meet targeted goals.

WORK.9-12.9.2.12.D.4 - [Cumulative Progress Indicator] - Analyze processes and vehicles for buying and selling investments.

WORK.9-12.9.2.12.D.7 - [Cumulative Progress Indicator] - Relate savings and investment results to achievement of financial goals.

WORK.9-12.9.2.12.D.8 - [Cumulative Progress Indicator] - Differentiate among various investment products and savings vehicles and how to use them most effectively.

WORK.9-12.9.1.12.F.1 - [Cumulative Progress Indicator] - Explain the impact of current and emerging technological advances on the demand for increased and new types of accountability and productivity in the global workplace.

WORK.9-12.9.1.12.F.2 - [Cumulative Progress Indicator] - Demonstrate a positive work ethic in various settings, including the classroom and during structured learning experiences.

WORK.9-12.9.1.12.F.3 - [Cumulative Progress Indicator] - Defend the need for intellectual property rights, workers' rights, and workplace safety regulations in the United States and abroad.

WORK.9-12.9.3.12.C.1 - [Cumulative Progress Indicator] - Assess and modify Personalized Student Learning Plans to support declared career goals.

WORK.9-12.9.3.12.C.2 - [Cumulative Progress Indicator] - Characterize education and skills needed to achieve career goals, and take steps to prepare for postsecondary options, including making course selections, preparing for and taking assessments, and participating in extra-curricular activities.

WORK.9-12.9.3.12.C.3 - [Cumulative Progress Indicator] - Develop personal interests and activities that support declared career goals and plans.

WORK.9-12.9.3.12.C.4 - [Cumulative Progress Indicator] - 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.

WORK.9-12.9.3.12.C.5 - [Cumulative Progress Indicator] - Identify transferable skills in career choices and design alternative career plans based on those skills.

WORK.9-12.9.3.12.C.6 - [Cumulative Progress Indicator] - Develop job readiness skills by participating in structured learning experiences and employment seeking opportunities.

WORK.9-12.9.3.12.C.7 - [Cumulative Progress Indicator] - Pursue a variety of activities related to career preparation (e.g., volunteer, seek employment, and/or apply for training grants, higher education grants, and loans).

WORK.9-12.9.3.12.C.9 - [Cumulative Progress Indicator] - Investigate career opportunities in the United States or abroad that involve working with people from diverse cultures and that require knowledge of other languages or cultures.

WORK.9-12.9.3.12.C.11 - [Cumulative Progress Indicator] - Evaluate the responsibilities of employers and employees for maintaining workplace safety, and explain health rights related to a particular occupation/career.

WORK.9-12.9.3.12.C.13 - [Cumulative Progress Indicator] - Comply with workplace child labor regulations and safety and health policies during structured learning experiences.

WORK.9-12.9.3.12.C.14 - [Cumulative Progress Indicator] - Interpret and justify written employer organizational policies and procedures for job performance.

WORK.9-12.9.3.12.C.18 - [Cumulative Progress Indicator] - Determine how an individual's driving record (e.g., tickets, points, penalties for driving while intoxicated) and/or credit score may impact opportunities for employment, job retention, or job advancement.

WORK.9-12.9.3.12.C.20 - [Cumulative Progress Indicator] - Analyze employment trends by industry sector to determine how employment and training requirements change over time.

WORK.9-12.9.3.12.C.21 - [Cumulative Progress Indicator] - Determine the extent to which an individual's online behavior (e.g., social networking, photo exchanges, video postings) may impact opportunities for employment, job retention, or job advancement.

WORK.9-12.9.3.12.C.23 - [Cumulative Progress Indicator] - Determine job entrance criteria (e.g., education credentials, math/writing/reading comprehension tests, drug tests) used by employers in various industry sectors.

TEC.9-12. - [Content Statement] - Digital tools and environments support the learning process and foster collaboration in solving local or global issues and problems.

WORK.9-12.9.2.12.D.9 - [Cumulative Progress Indicator] - Assess the role of revenue-generating assets as mechanisms for accruing and managing wealth.

WORK.9-12.9.2.12.D.10 - [Cumulative Progress Indicator] - Compare and contrast the past and present role of government in the financial industry and in the regulation of financial markets.

WORK.9-12.9.2.12.D.11 - [Cumulative Progress Indicator] - Determine the impact of various market events on stock market prices and on other savings and investments.

WORK.9-12.9.2.12.A.3 - [Cumulative Progress Indicator] - Analyze how the economic, social, and political conditions of a time period can affect starting a business and can affect a plan for establishing such an enterprise.