Colorado Teacher-Authored Instructional Unit Sample

Unit Title: Pieces of the Puzzle: What Can You Learn from Each Other?

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This unit was authored by a team of Colorado educators. The template provided one example of unit design that enabled teacher-authors to organize possible learning experiences, resources, differentiation, and assessments. The unit is intended to support teachers, schools, and districts as they make their own local decisions around the best instructional plans and practices for all students.

DATE POSTED: NOVEMBER 2015
<table>
<thead>
<tr>
<th>Standard</th>
<th>Grade Level Expectations (GLE)</th>
<th>GLE Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. History</td>
<td>1. Use a variety of sources to distinguish historical fact from fiction</td>
<td>SS09-GR.3-S.1-GLE.1</td>
</tr>
<tr>
<td></td>
<td>2. People in the past influenced the development and interaction of different communities and regions</td>
<td>SS09-GR.3-S.1-GLE.2</td>
</tr>
<tr>
<td>2. Geography</td>
<td>1. Use various types of geographic tools to develop spatial thinking</td>
<td>SS09-GR.3-S.2-GLE.1</td>
</tr>
<tr>
<td></td>
<td>2. The concept of regions is developed through an understanding of similarities and differences in places</td>
<td>SS09-GR.3-S.2-GLE.2</td>
</tr>
<tr>
<td>3. Economics</td>
<td>1. Describe producers and consumers and how goods and services are exchanged</td>
<td>SS09-GR.3-S.3-GLE.1</td>
</tr>
<tr>
<td></td>
<td>2. Describe how to meet short-term financial goals (PFL)</td>
<td>SS09-GR.3-S.3-GLE.2</td>
</tr>
<tr>
<td>4. Civics</td>
<td>1. Respecting the views and rights of others as components of a democratic society</td>
<td>SS09-GR.3-S.4-GLE.1</td>
</tr>
<tr>
<td></td>
<td>2. The origin, structure and function of local government</td>
<td>SS09-GR.3-S.4-GLE.2</td>
</tr>
</tbody>
</table>

**Colorado 21st Century Skills**

- **Critical Thinking and Reasoning:** Thinking Deeply, Thinking Differently
- **Information Literacy:** Untangling the Web
- **Collaboration:** Working Together, Learning Together
- **Self-Direction:** Own Your Learning
- **Invention:** Creating Solutions

**Unit Titles**

- **Pieces of the Puzzle: What Can You Learn from Each Other?**

<table>
<thead>
<tr>
<th>Length of Unit/Contact Hours</th>
<th>Unit Number/Sequence</th>
</tr>
</thead>
<tbody>
<tr>
<td>6-8 weeks</td>
<td>3</td>
</tr>
</tbody>
</table>
## Colorado Teacher-Authorized Sample Instructional Unit

<table>
<thead>
<tr>
<th>Unit Title</th>
<th>Pieces of the Puzzle: What Can You Learn from Each Other?</th>
<th>Length of Unit</th>
<th>6-8 weeks</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Focusing Lens(es)</strong></td>
<td>Interdependence</td>
<td><strong>Standards and Grade Level Expectations Addressed in this Unit</strong></td>
<td>SS09-GR.3-S.3-GLE.1</td>
</tr>
</tbody>
</table>
| **Inquiry Questions (Engaging-Debatable):** | • Are you a producer, consumer, or a mix of both? Why? (SS09-GR.3-S.3-GLE.1-IQ.3)  
• What would happen if consumers did not want what a producer makes? (SS09-GR.3-S.3-GLE.1-EO.a)  
• What would happen if there were no services provided by the government? (SS09-GR.3-S.4-GLE.2-EO.b)  
• Why do individuals give away money? (SS09-GR.3-S.3-GLE.2-IQ.2)* | | |

| **Unit Strands** | Economics, Civics |
| **Concepts** | Producers, consumers, goods and services, businesses, local government, sources of income, trade, interdependency, funding, community, purchase, trade, taxes, philanthropy, entrepreneur |

### Generalizations

**My students will Understand that...**

<table>
<thead>
<tr>
<th><strong>Factual</strong></th>
<th><strong>Guiding Questions</strong></th>
<th><strong>Conceptual</strong></th>
</tr>
</thead>
</table>
| **The interdependent relationship between producers and consumers determines the economic success of a community (SS09-GR.3-S.3-GLE.1-EO.a, e)** | Identify producers and consumers in (our) community?  
What is the relationship between consumers and producers? | What different kinds of producers do you need in a successful economy?  
What different kind of consumers do you need in a successful economy? |
| **Goods, such as purchase and trade items, and services, such those provided by the government (police and fire protection), are exchanged in multiple ways in communities (SS09-GR.3-S.3-GLE.1-RA.2)** | Identify services provided by (our) local government?  
Identify goods exchanged in our community? | What are the goods and services we can’t live without? |
| **Communities are dependent upon a variety of services paid for by taxes collected from individuals (SS09-GR.3-S.4-GLE.2-EO.b)** | What is sales tax?  
Why is sales tax paid?)  
What services does (our) local government provide? | Why should we pay sales tax?  
What services should the local government provide? |
| **Jobs and sources of income provide the opportunity to practice entrepreneurial and philanthropic activities (SS09-GR.3-S.3-GLE.2-EO.a,c)*** | What are examples of income for children in (our) community?  
What are examples of jobs for children in (our) community? | Why do we need entrepreneurs?  
What does it mean to be an entrepreneur?  
What is philanthropy? |
Access to multiple sources of income can provide the means for local communities to expand their economic base (SS09-GR.3-S.3-S.3-GLE.1-EO.e)

What are examples of the different sources of income for (our) community?

How can we tell if our community is bringing in enough income? What are some examples of increasing income for our community?

<table>
<thead>
<tr>
<th>Critical Content:</th>
<th>Key Skills:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>My students will Know...</strong></td>
<td><strong>My students will be able to (Do)...</strong></td>
</tr>
<tr>
<td>• The services that (our) local government provides to (our) community (SS09-GR.3-S.4-GLE.2-EO.b)</td>
<td>• Identify and explain some services provided by your local government (SS09-GR.3-S.4-GLE.2-EO.b)</td>
</tr>
<tr>
<td>• The ways in which producers and consumers depend on each other (SS09-GR.3-S.3-S.3-GLE.1-EO.a)</td>
<td>• Explain the connections between producers and consumers and how they depend on each other (SS09-GR.3-S.3-S.3-GLE.1-EO.e)</td>
</tr>
<tr>
<td>• Examples of jobs children can do to earn money (pet sitting, lemonade stand) (SS09-GR.3-S.3-S.3-GLE.2-EO.c)</td>
<td>• Categorize sources of income for children (SS09-GR.3-S.3-S.3-GLE.2-EO.a,c)</td>
</tr>
<tr>
<td>• Sources of income for children, such as gifts, allowances and earnings (SS09-GR.3-S.3-S.3-GLE.2-EO.a)</td>
<td>• Analyze the costs and benefits of borrowing (SS09-GR.3-S.3-S.3-GLE.2-EO.b)</td>
</tr>
<tr>
<td>• Costs and benefits associated with borrowing to meet short-term financial goals (SS09-GR.3-S.3-S.3-GLE.2-EO.b)</td>
<td>• Identify supply and demand (SS09-GR.3-S.3-S.3-GLE.1-EO.e)</td>
</tr>
<tr>
<td>• The individual and communal benefits that result from trade such as product diversity (SS09-GR.3-S.3-S.3-GLE.1-EO.e)</td>
<td>• Distinguish between goods and services and identify their impact on the community (SS09-GR.3-S.3-S.3-GLE.1-EO.e)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Critical Language:</th>
<th>includes the Academic and Technical vocabulary, semantics, and discourse which are particular to and necessary for accessing a given discipline.</th>
</tr>
</thead>
<tbody>
<tr>
<td>EXAMPLE: A student in Language Arts can demonstrate the ability to apply and comprehend critical language through the following statement: &quot;Mark Twain exposes the hypocrisy of slavery through the use of satire.&quot;</td>
<td></td>
</tr>
</tbody>
</table>

A student in _____________ can demonstrate the ability to apply and comprehend critical language through the following statement(s): 

<table>
<thead>
<tr>
<th>Academic Vocabulary:</th>
<th>Technical Vocabulary:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Problem solving, identify, recognize, describe, compare, examine, creating, setting goals, solve, fact, fiction, opinion, financial</td>
<td>Civil discourse, multiple perspectives, cost and benefits, rights and responsibilities, economics, wants and needs, relationships, conflict and resolution, philanthropy, entrepreneurial thinking, respect, history, historical sources, financially responsible, supply and demand, economy</td>
</tr>
</tbody>
</table>

* Denotes a connection to Personal Financial Literacy (PFL)
### Colorado Teacher-Authored Sample Instructional Unit

#### Unit Description:
This unit introduces students to the interdependent relationship between producers and consumers and their impact on the economic success of a community. Students will explore how a local economy functions, including the roles of producers, consumers, businesses, and the local government. In addition, students will identify ways in which taxes are collected and distributed within the community to provide infrastructure, goods, and services to support the people of the community. Students will also identify different sources of income and the opportunities those provide when making choices about spending money (entrepreneurial, philanthropic, etc.). The unit culminates with students proposing a business plan that includes background information about the business, a marketing plan, and the impact it will have on the economic success of the community.

#### Considerations
While planning this instructional unit, the teacher authors determined that the generalization which reads, “Goods, such as purchase and trade items, and services, such those provided by the government (police and fire protection), are exchanged in multiple ways in communities” did not fit in this unit. However, while the generalization was excluded in this unit, the standard, GLE, and the EO reflected in the generalization are addressed in Unit 1 entitled “Blast from the Past.”

#### Unit Generalizations

<table>
<thead>
<tr>
<th>Key Generalization(s):</th>
</tr>
</thead>
<tbody>
<tr>
<td>The interdependent relationship between producers and consumers determines the economic success of a community</td>
</tr>
<tr>
<td>Communities are dependent upon a variety of services paid for by taxes collected from individuals</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Supporting Generalizations:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jobs and sources of income provide the opportunity to practice entrepreneurial and philanthropic activities</td>
</tr>
<tr>
<td>Access to multiple sources of income can provide the means for local communities to expand their economic base</td>
</tr>
</tbody>
</table>

### Performance Assessment: The capstone/summative assessment for this unit.

#### Claims:
(Key generalization(s) to be mastered and demonstrated through the capstone assessment.)
- The interdependent relationship between producers and consumers determines the economic success of a community
- Communities are dependent upon a variety of services paid for by taxes collected from individuals

#### Stimulus Material:
(Engaging scenario that includes role, audience, goal/outcome and explicitly connects the key generalization)
You are interested in opening a small business in Aurora (community). In order to accomplish this goal, you need to create a business plan to present to the Small Business Association of Aurora (SBAA), who is responsible for issuing business licenses. The goal of the SBAA is to strengthen the local economy within the community. As such, they focus on small business that demonstrate an interest in building the local economy as well as give back to the community. Therefore, it’s important for your business plan to incorporate the financial and philanthropic impact in Aurora (community). The essential elements of your business plan include: a name for your business, what your business offers (good or service), a financial plan, a marketing strategy, and a plan for how your business will give back to the community.

#### Product/Evidence:
(Expected product from students)
Students will develop a small business plan (teacher developed business plan). The structure of the business plan is based on the story entitled, *One Hen: How One Small Loan Made a Big Difference*. The essential elements the business plan include: A name for the business, what the business offers (good or service), a financial plan, a marketing strategy, and a plan for how the business will give back to the community. For more ideas (including lessons) for teaching *One Hen*, visit the site at: [https://www.onehen.org/resources.html](https://www.onehen.org/resources.html); article for students (from the Federal Reserve) on how to develop a business plan: [http://www.kansascityfed.org/education/foreschools/entrepreneurs.cfm](http://www.kansascityfed.org/education/foreschools/entrepreneurs.cfm)

*This assessment will necessitate the creation of a rubric with a set of criteria to determine the degree to which a student’s performance meets the expectations of the summative/capstone assessment. Here is an overview of the steps in developing a performance assessment rubric.*
**Differenceation:**
(Multiple modes for student expression)

Students may have a model business plan as an exemplar (perhaps apply "One Hen" as an exemplar).
Students may create a presentation (e.g. Power Point, WeVideo, Google Presentation) as an extension of their written plan.

**Texts for independent reading or for class read aloud to support the content**

<table>
<thead>
<tr>
<th>Informational/Non-Fiction</th>
<th>Fiction</th>
</tr>
</thead>
</table>

**Ongoing Discipline-Specific Learning Experiences**

1. **Description:** Think/work like an economist-Participating in a classroom-based economy with earning and spending/saving opportunities
   
   **Teacher Resources:**
   
   **Student Resources:**
   - [http://content.scholastic.com/content/collateral_resources/pdf/08/TEANOV08_022.pdf](http://content.scholastic.com/content/collateral_resources/pdf/08/TEANOV08_022.pdf) (Spending goals worksheet)

   **Skills:** Create a plan for short-term financial goal, including the steps necessary to reach their short-term goal
   
   **Assessment:** Students will create short term goals (financial, academic, personal, etc.) in a journal, including the steps necessary to achieve those goals.

2. **Description:** Think/work like an economist-Categorizing various goods and services

   **Teacher Resources:**
   - [http://www.schoolexpress.com/wordwalls/wordwalls.php](http://www.schoolexpress.com/wordwalls/wordwalls.php) (Site to create word-wall flash cards that could be used to facilitate journal entries)

   **Student Resources:**

   **Skills:** Construct a list of goods and services available in (our) community
   
   **Assessment:** Students will create and maintain a journal across the unit that can contain written and visual definitions of the goods and services in their community. These entries will help them construct their final presentation.
Prior Knowledge and Experiences

It is recommended, but not necessary that students should have a basic understanding of economic principles such as goods, services, consumer, and producer.

Learning Experience #1

The teacher may engage students in a brainstorming session so that students can begin to understand how the economic choices they make have an impact on the economic success of a community (e.g., classroom, school, local).

Generalization Connection(s): The interdependent relationship between producers and consumers determines the economic success of a community.

Teacher Resources:

- [http://tinyurl.com/o8zc5w6](http://tinyurl.com/o8zc5w6) (Overview of scarcity, choice, and cost)
- [http://apps.federalreserveeducation.org/resources/fiftynifty/resources/EconCards.pdf#view=Fit](http://apps.federalreserveeducation.org/resources/fiftynifty/resources/EconCards.pdf#view=Fit) (Fifty Nifty Economics Cards - 50 terms to know)
- [http://brown.edu/about/administration/sheridan-center/teaching-learning/effective-classroom-practices/entrance-exit-tickets/sample](http://brown.edu/about/administration/sheridan-center/teaching-learning/effective-classroom-practices/entrance-exit-tickets/sample) (Sample exit ticket questions)

Student Resources:

- [http://apps.federalreserveeducation.org/resources/fiftynifty/resources/EconCards.pdf#view=Fit](http://apps.federalreserveeducation.org/resources/fiftynifty/resources/EconCards.pdf#view=Fit) (Fifty Nifty Economics Cards - 50 terms to know)

Assessment:

Students will produce an exit ticket providing an example of how an economic choice impacts the community.

Differentiation: (Multiple means for students to access content and multiple modes for student to express understanding.)

<table>
<thead>
<tr>
<th>Access (Resources and/or Process)</th>
<th>Expression (Products and/or Performance)</th>
</tr>
</thead>
<tbody>
<tr>
<td><a href="http://www.multibriefs.com/briefs/exclusive/using_sentence_frames.html#.VS_T8KPa1s">http://www.multibriefs.com/briefs/exclusive/using_sentence_frames.html#.VS_T8KPa1s</a> (Sample sentence frames and how to use them)</td>
<td>Students may complete a sentence frame as their exit ticket</td>
</tr>
</tbody>
</table>

Extensions for depth and complexity:

<table>
<thead>
<tr>
<th>Access (Resources and/or Process)</th>
<th>Expression (Products and/or Performance)</th>
</tr>
</thead>
<tbody>
<tr>
<td>N/A</td>
<td>Students may provide a personal example of an economic choice they made and how that choice contributed to the community</td>
</tr>
</tbody>
</table>

Critical Content:

- Examples of economic choices
- Different types of communities

Key Skills:

- Define economic choice, scarcity, opportunity cost
- Identify their roles in various communities

Critical Language:

Economic choice, community, economic success, wants, needs, interdependence, consumer, scarcity, opportunity cost
Learning Experience # 2

The teacher may facilitate a discussion so that students can describe how satisfying their wants and needs may require establishing a plan to earn or make money.

Generalization Connection(s):
The interdependent relationship between producers and consumers determines the economic success of a community. Jobs and sources of income provide the opportunity to practice entrepreneurial and philanthropic activities.

Teacher Resources:
- [https://www.stlouisfed.org/legacy_assets/education_resources/assets/lesson_plans/LessThanZero.pdf](https://www.stlouisfed.org/legacy_assets/education_resources/assets/lesson_plans/LessThanZero.pdf) (Lesson plan based on the book *Less Than Zero* - focus on saving, borrowing, setting goals)
- [http://www.kansascityfed.org/education/fables/index.cfm](http://www.kansascityfed.org/education/fables/index.cfm) (Financial Fables--scroll down to *Oscar the Ostrich Faces the Future* -- focus on setting financial goals)
- [https://www.stlouisfed.org/~media/Files/PDFs/Education/Lessons/Just-Saving-My-Money.pdf](https://www.stlouisfed.org/~media/Files/PDFs/Education/Lessons/Just-Saving-My-Money.pdf) (Lesson plan based on the book *Just Saving My Money* - focus on income, saving, setting goals)
- [https://www.stlouisfed.org/~media/Files/PDFs/Education/Lessons/beatrices_goat_lesson_plan.pdf](https://www.stlouisfed.org/~media/Files/PDFs/Education/Lessons/beatrices_goat_lesson_plan.pdf) (Lesson plan based on the book *Beatrice's Goat* - focus on income, saving, short-term financial goals)
- [https://www.stlouisfed.org/~media/Files/PDFs/Education/Lessons/A-Chair-for-My-Mother.pdf](https://www.stlouisfed.org/~media/Files/PDFs/Education/Lessons/A-Chair-for-My-Mother.pdf) (Lesson plan based on the book *A Chair for My Mother* - focus on income, saving, financial goals)

Student Resources:
- [https://www.youtube.com/watch?v=mV6YaTbNwVE](https://www.youtube.com/watch?v=mV6YaTbNwVE) (Video: SchoolHouse Rock - Dollars and Cents)
- [http://www.socialstudiesforkids.com/articles/economics/wantsandneeds1.htm](http://www.socialstudiesforkids.com/articles/economics/wantsandneeds1.htm) (Article: Explanation of wants and needs)
- [http://pbskids.org/itsmylife/games/mad_money_flash.html](http://pbskids.org/itsmylife/games/mad_money_flash.html) (An interactive game called “Mad Money” about saving and spending)

Assessment:
Students will complete a t-chart identifying their wants and needs and then create short term financial goal(s) for obtaining an identified want.

Differentiation:
(Multiple means for students to access content and multiple modes for student to express understanding.)

**Access** (Resources and/or Process)
- Students may be provided with wants and needs on index cards to be sorted into categories

**Expression** (Products and/or Performance)
- Students may be provided with a partially completed short term financial goal setting template

Extensions for depth and complexity:

**Access** (Resources and/or Process)

**Expression** (Products and/or Performance)
- Students may create their own short term goal setting template/plan

Critical Content:
- Examples of wants and needs
- Examples of jobs children can do to earn money (pet sitting, lemonade stand)
- Examples of other sources of income for children, such as gifts, allowances and earnings
- Costs and benefits associated with borrowing to meet short-term financial goals
### Key Skills:
- Categorize wants and needs
- List examples of jobs children can do to earn money (pet sitting, lemonade stand)
- List other sources of income for children, such as gifts, allowances and earnings
- Understand that there are costs and benefits associated with borrowing to meet short-term financial goals

### Critical Language:
- Producer
- Consumer
- Economic success
- Interdependent
- Job
- Occupation
- Income
- Borrow
- Allowance
- Inheritance
- Cost
- Benefit
- Value

### Learning Experience # 3

The teacher may provide economic stories (e.g., *Glo Goes Shopping*, *Bunny Money*, *Olivia Owl*) so that students can explain their role as a consumer and the choices they make about how and where to spend their money (e.g., purchasing goods and services).

#### Generalization Connection(s):
The interdependent relationship between producers and consumers determines the economic success of a community

#### Teacher Resources:
- [https://www.stlouisfed.org/education/glo-goes-shopping](https://www.stlouisfed.org/education/glo-goes-shopping) *(Book: Glo Goes Shopping - includes lesson plan)*
- [https://www.stlouisfed.org/education/bunny-money](https://www.stlouisfed.org/education/bunny-money) *(Book: Bunny Money - includes lesson plan)*
- [http://www.kansascityfed.org/education/fables/](http://www.kansascityfed.org/education/fables/) *(Financial Fables: Scroll down to Olivia Owl - includes lesson plan; students can listen to story online)*
- [http://www.kansascityfed.org/education/foreducators/commoncents/smartshopping.cfm](http://www.kansascityfed.org/education/foreducators/commoncents/smartshopping.cfm) *(Common Cents article: Tis the Season for Smart Spending)*
- [http://www.worksheetworks.com/miscellaneous/graphic-organizers/decision.html](http://www.worksheetworks.com/miscellaneous/graphic-organizers/decision.html) *(Graphic organizer generator in which teacher can create a two-five choice decision making worksheet)*

#### Student Resources:
- [http://www.kansascityfed.org/education/fables/](http://www.kansascityfed.org/education/fables/) *(Financial Fables: Scroll down to Olivia Owl - listen to the story online)*
- [https://www.youtube.com/watch?v=fxfbvQsCeTE](https://www.youtube.com/watch?v=fxfbvQsCeTE) *(Video on producers and consumers - goods & services)*

#### Assessment:

#### Differentiation:
(Multiple means for students to access content and multiple modes for student to express understanding.)

<table>
<thead>
<tr>
<th>Access (Resources and/or Process)</th>
<th>Expression (Products and/or Performance)</th>
</tr>
</thead>
<tbody>
<tr>
<td><a href="http://www.shoplocal.com/">http://www.shoplocal.com/</a> <em>(Digital versions of Sunday newspaper advertisements)</em></td>
<td>Students may select 3 items to compare</td>
</tr>
</tbody>
</table>
### Extensions for depth and complexity:

<table>
<thead>
<tr>
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</thead>
</table>
| http://www.investopedia.com/terms/e/economic-value.asp  
  (Investopedia definition of economic value) | Students may identify a product where the value was greater than the cost and write a short rationale for why they would buy that particular product |

### Critical Content:

- The role of a consumer in the economy
- The impact that consumer choice has on a local community
- How a cost benefit analysis informs the consumer when purchasing goods and services

### Key Skills:

- Explain choices consumers makes when purchasing goods (e.g., price, want vs. need)
- Identify the costs and benefits of a decision using a decision making grid
- Distinguish difference between a good and a service

### Critical Language:

Cost, benefit, choice, consumer, short-term financial goal, product, economic value, purchase, good, service, decision

### Learning Experience # 4

The teacher may bring in guest speakers (e.g., individuals who run non-profits) so that students can discuss how choosing to “give back” (e.g., money, time) has a positive impact on the community (e.g., classroom, school, local).

#### Generalization Connection(s):

Jobs and sources of income provide the opportunity to practice entrepreneurial and philanthropic activities

**Teacher Resources:**

- http://www.philanthropykids.org/  
  (Website highlighting philanthropy for students)
  (Lesson plan in which students are introduced to philanthropy)
- http://learningtogive.org/  
  (Website offering 1,700 lesson plans on teaching students about giving)
  (Website article highlighting 10 child philanthropists. Short YouTube video for each child. NOTE: this is a teacher-directed resource)
  (Lesson plan on philanthropy)

**Student Resources:**

http://www.themint.org/kids/giving.html  
(A short reading on helping others)

**Assessment:**

Students will write a short reflection identifying a non-profit they want to contribute to and explain why they selected that organization.

**Differentiation:**

(Multiple means for students to access content and multiple modes for student to express understanding.)

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| http://www.worksheetworks.com/miscellanea/graphic-organizers/decision.html  
  (Graphic organizer generator in which teacher can create a two-five choice decision making worksheet) | Students may complete a graphic organizer outlining multiple choices, pros and cons, and making a decision |
Critical Content:
- Examples of jobs children can do to earn money (pet sitting, lemonade stand)
- Examples of other sources of income for children, such as gifts, allowances and earnings
- Examples of philanthropic activities

Key Skills:
- List examples of jobs children can do to earn money (pet sitting, lemonade stand)--revisit from Learning Experience #2
- List other sources of income for children, such as gifts, allowances and earnings--revisit from Learning Experience #2
- Develop understanding and meaning around philanthropic activities

Critical Language:
- Philanthropy, non-profit organization, charity, donation, volunteer, job, occupation, income, fundraiser(ing)

Learning Experience # 5

The teacher may provide case studies or real world examples of people who started their own business so that students can examine how one of the choices for investing money may involve entrepreneurial activities (e.g., lemonade stand, dog walking) which contribute to the overall economic success of the community.

Generalization Connection(s):
- Jobs and sources of income provide the opportunity to practice entrepreneurial and philanthropic activities

Teacher Resources:

Student Resources:

Assessment:
- Students will talk to the adults in their family or neighborhood, and make a list of products or services that were not available when these adults were young, but have become available in their lifetimes. Students will use that list to identify a current need in the neighborhood/community and write a short paragraph proposing a good or service that might meet the need.
## Colorado Teacher-Authored Sample Instructional Unit

### Differentiation:
(Multiple means for students to access content and multiple modes for student to express understanding.)

<table>
<thead>
<tr>
<th>Access (Resources and/or Process)</th>
<th>Expression (Products and/or Performance)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students may work in pairs to complete the list and paragraph</td>
<td>N/A</td>
</tr>
</tbody>
</table>

### Extensions for depth and complexity:

<table>
<thead>
<tr>
<th>Access (Resources and/or Process)</th>
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<tbody>
<tr>
<td><a href="http://www.econedlink.org/lessons/docs_lessons/584_decision%20making%20grid1.pdf">http://www.econedlink.org/lessons/docs_lessons/584_decision%20making%20grid1.pdf</a> (Decision making grid)</td>
<td>Students may conduct a cost-benefit analysis on the proposed good or service to determine the viability of the success of that product</td>
</tr>
</tbody>
</table>

### Critical Content:

- The many business options available to students
- The costs and benefits of various business options
- The risks involved with starting a business

### Key Skills:

- Identify personal interests and apply those interests to a business idea
- Select three business ideas and explain why those businesses may be successful

### Critical Language:

- Entrepreneur, profit, revenue, business, earn, invest, risk, income, cost, benefit

### Learning Experience # 6

The teacher may provide case studies and/or real world examples illustrating what happens to a community when businesses leave so that students can establish the importance of the role businesses play in contributing to the economic success of a community.

### Generalization Connection(s):

- The interdependent relationship between producers and consumers determines the economic success of a community

### Teacher Resources:

- [https://sustainableconnections.org/thinklocal/why](https://sustainableconnections.org/thinklocal/why) (Reading: Top 10 Reasons to Think Local, Buy local)
- [http://www.socialstudiesforkids.com/articles/economics/interdependence.htm](http://www.socialstudiesforkids.com/articles/economics/interdependence.htm) (Article, Basic Economics: Interdependence appropriate to use with students)
- [http://tinyurl.com/mnq58f3](http://tinyurl.com/mnq58f3) (Article: The Crucial Role Small Businesses Play in Their Communities)
- [http://tinyurl.com/nj6thjo](http://tinyurl.com/nj6thjo) (Extensive resource--focus on unit 3)

### Student Resources:

- [http://www.socialstudiesforkids.com/articles/economics/interdependence.htm](http://www.socialstudiesforkids.com/articles/economics/interdependence.htm) (Article explaining economic interdependence)

### Assessment:

- Students will create an infographic illustrating the importance of supporting local business.
# Colorado Teacher-Authored Sample Instructional Unit

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<tr>
<td>(Multiple means for students to access content and multiple modes for student to express understanding.)</td>
<td><a href="http://www.easel.ly/">http://www.easel.ly/</a> (Infographic templates)</td>
<td>Students may use a template to create their infographic</td>
</tr>
</tbody>
</table>

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<tbody>
<tr>
<td></td>
<td><a href="https://www.wevideo.com/">https://www.wevideo.com/</a> (WeVideo)</td>
<td>Students may add a digital element to their infographic</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Critical Content:</th>
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<tbody>
<tr>
<td></td>
<td>• How the exchange of goods and services between businesses and consumers impacts the community</td>
</tr>
<tr>
<td></td>
<td>• How the economic success of a community is defined</td>
</tr>
<tr>
<td></td>
<td>• The different types of businesses and the importance of those businesses in the community</td>
</tr>
<tr>
<td></td>
<td>• The contributions of local businesses to the local economy</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Key Skills:</th>
<th></th>
</tr>
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<tbody>
<tr>
<td></td>
<td>• Classify producers and consumers</td>
</tr>
<tr>
<td></td>
<td>• Determine components of a successful economic community</td>
</tr>
<tr>
<td></td>
<td>• Demonstrate how the exchange of goods and services between businesses and consumers impacts the community</td>
</tr>
</tbody>
</table>

| Critical Language: | Producer, consumer, good, service, community, economic success |

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<thead>
<tr>
<th>Learning Experience # 7</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>The teacher may bring in small business owners from the community so that students can determine the significance of the interdependent relationship between producers and consumers in expanding and supporting the local economy.</td>
<td></td>
</tr>
</tbody>
</table>

| Generalization Connection(s): | The interdependent relationship between producers and consumers determines the economic success of a community Communities are dependent upon a variety of services paid for by taxes collected from individuals Access to multiple sources of income can provide the means for local communities to expand their economic base |


| Student Resources: | https://www.youtube.com/watch?v=6Q3NPgHZzDo (Video: SchoolHouse Rocky - Tax Man Max) |

| Assessment: | Students will engage in a debate about who benefits more when a local business (producer) holds a fundraiser night for the local school (consumer). |

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<tbody>
<tr>
<td>(Multiple means for students to access content and multiple modes for student to express understanding.)</td>
<td>N/A</td>
<td>Students may be provided with key talking points for the debate</td>
</tr>
</tbody>
</table>
### Extensions for depth and complexity:

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<tr>
<td><a href="http://www.scholastic.com/teachers/lesson-plan/how-conduct-interview">http://www.scholastic.com/teachers/lesson-plan/how-conduct-interview</a> (How to Conduct an Interview)</td>
<td>Students may interview a local business owner and include their perspective in the debate</td>
</tr>
</tbody>
</table>

### Critical Content:

- The individual and communal benefits that result from trade such as product diversity
- The importance of paying taxes (e.g., sales, income, property) that support governmental services in the community
- The ways in which producers and consumers depend on each other
- Both consumers and producers pay taxes

### Key Skills:

- Explain the role of taxes in supporting governmental services in the community (e.g., fire, police, schools, parks, etc.)
- Discuss the interdependence between producers and consumers
- Identify and explain some services provided by local government

### Critical Language:

Interdependence, trade, producer, consumer, city, tax (including types of taxes), governmental services

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### Learning Experience # 8

The teacher may provide economic data on various Colorado communities so that students can examine a community’s economic base (and success) and how the community depends on the collection of taxes (e.g., sales, property); growth of business; and access to resources (e.g., human, natural).

### Generalization Connection(s):

Access to multiple sources of income can provide the means for local communities to expand their economic base. Communities are dependent upon a variety of services paid for by taxes collected from individuals.

### Teacher Resources:

- [http://auroraedc.com/Data---Demographics.aspx](http://auroraedc.com/Data---Demographics.aspx) (Data and demographics for Aurora, CO)
- [http://www.treasury.gov/resource-center/faqs/Taxes/Pages/economics.aspx](http://www.treasury.gov/resource-center/faqs/Taxes/Pages/economics.aspx) (From Department of Treasury on why and how taxes are collected)
<table>
<thead>
<tr>
<th>Student Resources:</th>
<th><a href="http://apps.irs.gov/app/understandingTaxes/student/index.jsp">http://apps.irs.gov/app/understandingTaxes/student/index.jsp</a> (From IRS--understanding taxes student resources)</th>
</tr>
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<tbody>
<tr>
<td>Assessment:</td>
<td>Students will work in small groups to create an advertisement encouraging businesses to move to the community.</td>
</tr>
<tr>
<td>Differentiation: (Multiple means for students to access content and multiple modes for student to express understanding.)</td>
<td><strong>Access</strong> (Resources and/or Process)</td>
</tr>
<tr>
<td></td>
<td>Students may work in pairs to complete the advertisement</td>
</tr>
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<td>Extensions for depth and complexity:</td>
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<td><a href="https://animoto.com/">https://animoto.com/</a> (Animoto)</td>
</tr>
<tr>
<td></td>
<td><a href="https://docs.google.com/presentation/u/0/">https://docs.google.com/presentation/u/0/</a> (Google Presentation)</td>
</tr>
<tr>
<td>Critical Content:</td>
<td>• Various sources of a community’s income, through taxes (e.g., sales, income, property), that support governmental services in the community</td>
</tr>
<tr>
<td></td>
<td>• Taxes are collected by the government</td>
</tr>
<tr>
<td></td>
<td>• Taxes are used by the government to pay for the services they provide (e.g., police, fire, schools, parks &amp; recreation)</td>
</tr>
<tr>
<td></td>
<td>• Business plays a role in the tax base of a community</td>
</tr>
<tr>
<td></td>
<td>• A community depends on taxes for the services the government provides</td>
</tr>
<tr>
<td>Key Skills:</td>
<td>• Identify the various ways taxes are collected (sales, income, property)</td>
</tr>
<tr>
<td></td>
<td>• Explain the necessity for the collection of taxes</td>
</tr>
<tr>
<td></td>
<td>• Connect the collection of taxes to the government provided services</td>
</tr>
<tr>
<td>Critical Language:</td>
<td>Economic base, sales tax, income tax, property tax, services, human resources, natural resources</td>
</tr>
</tbody>
</table>

**Learning Experience # 9**

The teacher may lead a discussion so that students can analyze the interdependent relationship among producers, consumers, government services, collection/allocation of tax dollars, and individual choice in supporting the economic success community.

**Generalization Connection(s):**

The interdependent relationship between producers and consumers determines the economic success of a community. Communities are dependent upon a variety of services paid for by taxes collected from individuals.

**Teacher Resources:**

http://tinyurl.com/pxawptg (Junior Achievement *Our City* program)
http://powerfulvoicesforkids.com/ideas/power-psa (Article: *The Power of the PSA*)
http://www.moneyinstructor.com/wsp/wsp0030.asp (Lesson Plan: Paying Taxes for Chores)
http://financeintheclassroom.org/passport/third/social_studies.shtml (Lesson plans for teaching about taxes)
### Student Resources:

- [https://www.youtube.com/watch?v=toHzuYYL5Ng](https://www.youtube.com/watch?v=toHzuYYL5Ng) (Video of book entitled You Can’t buy a Dinosaur with a Dime)
- *Book: Stone Fox* by John Reynolds Gardiner

### Assessment:

Students will create a public service announcement (video, print, etc.) focusing on the importance of paying taxes to support the local economy.

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<td><a href="http://firstgradewow.blogspot.com/2014/07/writing-its-visual-thing.html">http://firstgradewow.blogspot.com/2014/07/writing-its-visual-thing.html</a> (Storyboard template)</td>
<td>Students may be provided a storyboard template for planning their public service announcement</td>
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<tbody>
<tr>
<td><a href="https://animoto.com/">https://animoto.com/</a> (Animoto)</td>
<td>Students may create a video of their public service announcement</td>
</tr>
</tbody>
</table>

### Critical Content:

- Consumers, producers, and government services all function together to build a successful economic community
- Various sources of a community’s income, through taxes (e.g., sales, income, property), that support governmental services in the community
- Voters have the opportunity to influence the allocation of tax dollars through their voting choices

### Key Skills:

- Categorize consumers, producers, and government services
- Identify the interdependent relationship between producers, consumers, and government services
- Brainstorm how voters influence how taxes are allocated in a community

### Critical Language:

- Producer, consumer, government service, tax collection, tax allocation, economic success, individual choice