Colorado Academic Standards
Social Studies Standards

"Teaching social studies powerfully and authentically begins with a deep knowledge and understanding of the subject and its unique goals. Social studies programs prepare students to identify, understand, and work to solve the challenges facing our diverse nation in an increasingly interdependent world. Education for citizenship should help students acquire and learn to use the skills, knowledge, and attitudes that will prepare them to be competent and responsible citizens throughout their lives. Competent and responsible citizens are informed and thoughtful, participate in their communities, are involved politically, and exhibit moral and civic virtues."

A Vision of Powerful Teaching and Learning in the Social Studies:
Building Social Understanding and Civic Efficacy (NCSS, 2008)

Preparing students for the 21st century cannot be accomplished without a strong and sustaining emphasis on the social studies. The social studies provide cornerstone skills that are the key to opening doors for a more diverse, competitive workforce and responsible citizenry. Students use critical thinking, self-assessment, reasoning, problem-solving, collaboration, research, and investigation to make connections in new and innovative ways as they progress through social studies education. These standards outline the knowledge and skills needed to help young people develop the ability to make informed and reasoned decisions for the public good as citizens of a culturally diverse, democratic society in an interdependent world.

Social studies is essential to understanding the complexity of the world. It provides the context and understanding of how humans interact with each other and with the environment over time. It offers the crucial knowledge needed to create a framework for understanding the systems of society.

Colorado's social studies standards lay out a vision of these vitally important disciplines and describe what all students should know and be able to do at each grade level through eighth grade, and through high school. The authors of this document are educators in preschool through twelfth grade, higher education professors, business and military representatives, and community members. The group developed a set of competencies starting with "the end in mind." What concepts and skills would a "prepared graduate" in the 21st century possess after completing high school? The answers to this question framed the work that led to the development of four standards in social studies for grades P-12.
Standards Organization and Construction

As the subcommittee began the revision process to improve the existing standards, it became evident that the way the standards information was organized, defined, and constructed needed to change from the existing documents. The new design is intended to provide more clarity and direction for teachers, and to show how 21st century skills and the elements of school readiness and postsecondary and workforce readiness indicators give depth and context to essential learning.

The “Continuum of State Standards Definitions” section that follows shows the hierarchical order of the standards components. The “Standards Template” section demonstrates how this continuum is put into practice.

The elements of the revised standards are:

**Prepared Graduate Competencies:** The preschool through twelfth-grade concepts and skills that all students who complete the Colorado education system must master to ensure their success in a postsecondary and workforce setting.

**Standard:** The topical organization of an academic content area.

**High School Expectations:** The articulation of the concepts and skills of a standard that indicates a student is making progress toward being a prepared graduate. *What do students need to know in high school?*

**Grade Level Expectations:** The articulation (at each grade level), concepts, and skills of a standard that indicate a student is making progress toward being ready for high school. *What do students need to know from preschool through eighth grade?*

**Evidence Outcomes:** The indication that a student is meeting an expectation at the mastery level. *How do we know that a student can do it?*

**21st Century Skills and Readiness Competencies:** Includes the following:

- **Inquiry Questions:**
  Sample questions are intended to promote deeper thinking, reflection and refined understandings precisely related to the grade level expectation.

- **Relevance and Application:**
  Examples of how the grade level expectation is applied at home, on the job or in a real-world, relevant context.

- **Nature of the Discipline:**
  The characteristics and viewpoint one keeps as a result of mastering the grade level expectation.
Continuum of State Standards Definitions

**Prepared Graduate Competency**
Prepared graduate competencies are the P-12 concepts and skills that all students who complete the Colorado education system must master to ensure their success in a postsecondary and workforce setting.

**Standards**
Standards are the topical organization of an academic content area.

**P-8**

**Grade Level Expectations**
Expectations articulate at each grade level the knowledge and skills that indicate a student is making progress toward being ready for high school.

*What do students need to know?*

**High School**

**High School Expectations**
Expectations articulate the knowledge and skills that indicate a student is making progress toward being a prepared graduate.

*What do students need to know?*

**Evidence Outcomes**
Evidence outcomes are the indication that a student is meeting an expectation at the mastery level.

*How do we know that a student can do it?*

**21st Century and PWR Skills**

**Inquiry Questions:** Sample questions intended to promote deeper thinking, reflection and refined understandings precisely related to the grade level expectation.

**Relevance and Application:** Examples of how the grade level expectation is applied at home, on the job or in a real-world, relevant context.

**Nature of the Discipline:** The characteristics and viewpoint one keeps as a result of mastering the grade level expectation.

**Evidence Outcomes**
Evidence outcomes are the indication that a student is meeting an expectation at the mastery level.

*How do we know that a student can do it?*

**21st Century and PWR Skills**

**Inquiry Questions:** Sample questions intended to promote deeper thinking, reflection and refined understandings precisely related to the grade level expectation.

**Relevance and Application:** Examples of how the grade level expectation is applied at home, on the job or in a real-world, relevant context.

**Nature of the Discipline:** The characteristics and viewpoint one keeps as a result of mastering the grade level expectation.
STANDARDS TEMPLATE

Content Area: NAME OF CONTENT AREA

Standard: The topical organization of an academic content area.

Prepared Graduates:
- The P-12 concepts and skills that all students who complete the Colorado education system must master to ensure their success in a postsecondary and workforce setting.

High School and Grade Level Expectations

Concepts and skills students master:

High School Expectations: The articulation of the concepts and skills that indicate a student is making progress toward being a prepared graduate.

Grade Level Expectations: The articulation at each grade level of the concepts and skills that indicate a student is making progress toward being ready for high school.

What do students need to know?

<table>
<thead>
<tr>
<th>Evidence Outcomes</th>
<th>21st Century Skills and Readiness Competencies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students can:</td>
<td>Inquiry Questions: Sample questions intended to promote deeper thinking, reflection and refined understandings precisely related to the grade level expectation.</td>
</tr>
<tr>
<td>Evidence outcomes are the indication that a student is meeting an expectation at the mastery level.</td>
<td>Relevance and Application: Examples of how the grade level expectation is applied at home, on the job or in a real-world, relevant context.</td>
</tr>
<tr>
<td>How do we know that a student can do it?</td>
<td>Nature of the Discipline: The characteristics and viewpoint one keeps as a result of mastering the grade level expectation.</td>
</tr>
</tbody>
</table>
Prepared Graduate Competencies in Social Studies

The prepared graduate competencies are the preschool through twelfth-grade concepts and skills that all students who complete the Colorado education system must master to ensure their success in a postsecondary and workforce setting.

Prepared graduates in social studies:
1. Use the tools, thinking, and practices of history, geography, economics, and civics to:
   a. Solve problems, make decisions and analyze issues from multiple perspectives as a responsible member of society
   b. Read, write, and communicate ideas

Prepared graduates in history:
1. Develop an understanding of how people view, construct, and interpret history
2. Analyze key historical periods and patterns of change over time within and across nations and cultures

Prepared graduates in geography:
1. Develop spatial understanding, perspectives, and personal connections to the world
2. Examine places and regions and the connections among them

Prepared graduates in economics:
1. Understand the allocation of scarce resources in societies through analysis of individual choice, market interaction, and public policy
2. Acquire the knowledge and economic reasoning skills to make sound financial decisions (PFL)

Prepared graduates in civics:
1. Analyze and practice rights, roles, and responsibilities of citizens
2. Analyze the origins, structure, and functions of governments and their impacts on societies and citizens
Colorado Academic Standards
Social Studies

Standards are the topical organization of an academic content area. The four standards of social studies are:

1. **History**
   History develops moral understanding, defines identity and creates an appreciation of how things change while building skills in judgment and decision-making. History enhances the ability to read varied sources and develop the skills to analyze, interpret and communicate.

2. **Geography**
   Geography provides students with an understanding of spatial perspectives and technologies for spatial analysis, awareness of interdependence of world regions and resources and how places are connected at local, national and global scales.

3. **Economics**
   Economics teaches how society manages its scarce resources, how people make decisions, how people interact in the domestic and international markets, and how forces and trends affect the economy as a whole. Personal financial literacy applies the economic way of thinking to help individuals understand how to manage their own scarce resources using a logical decision-making process of prioritization based on analysis of the costs and benefits of every choice.

4. **Civics**
   Civics teaches the complexity of the origins, structure, and functions of governments; the rights, roles and responsibilities of ethical citizenship; the importance of law; and the skills necessary to participate in all levels of government.
## Social Studies

### Grade Level Expectations at a Glance

<table>
<thead>
<tr>
<th>Standard</th>
<th>Grade Level Expectation</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Fifth Grade</strong></td>
<td></td>
</tr>
</tbody>
</table>
| 1. History | 1. Analyze historical sources from multiple points of view to develop an understanding of historical context  
2. The historical eras, individuals, groups, ideas, and themes in North America from 1491 through the founding of the United States government |
| 2. Geography | 1. Use various geographic tools and sources to answer questions about the geography of the United States  
2. Causes and consequences of movement |
| 3. Economics | 1. Government and market structures influence financial institutions  
2. Utilizing financial institutions to manage personal finances (PFL) |
| 4. Civics | 1. The foundations of citizenship in the United States  
2. The origins, structure, and functions of the United States government |
21st Century Skills and Readiness Competencies in Social Studies

The social studies subcommittees embedded 21st century skills, school readiness, and postsecondary and workforce readiness skills into the draft revised standards utilizing descriptions developed by Coloradans and vetted by educators, policymakers, and citizens.

Colorado's description of 21st century skills
The 21st century skills are the synthesis of the essential abilities students must apply in our rapidly changing world. Today's students need a repertoire of knowledge and skills that are more diverse, complex, and integrated than any previous generation. Social studies is inherently demonstrated in each of Colorado 21st century skills, as follows:

Critical Thinking and Reasoning – Social studies is a discipline grounded in critical thinking and reasoning. Doing history, geography, civics and economics involves recognizing patterns and relationships across time and space. Social studies provide the structure that makes it possible to describe patterns that exist in nature and society.

Information Literacy – The disciplines of social studies equip students with tools and mental habits to organize and interpret a multitude of resources. A social studies student with information literacy skills can effectively analyze primary and secondary sources, detect bias, use learning tools, including technology, and clearly communicate thoughts using sound reasoning.

Collaboration – The content areas of social studies involve the give and take of ideas. In the course of understanding social studies, students offer ideas, strategies, solutions, justifications, and proofs for others to evaluate. In turn, the student interprets and evaluates the ideas, strategies, solutions, and justifications of others.

Self-Direction – Understanding social studies requires a productive disposition, curiosity and self-direction. This involves monitoring and assessing one’s thinking and persisting to search for patterns, relationships, cause and effect, and an understanding of the events and people throughout time.

Invention – The social studies are a dynamic set of content area disciplines, ever expanding with new ideas and understandings. Invention is the key element as students make and test theories, create and use social studies tools, search for patterns and themes, and make connections among ideas, strategies and solutions.
Colorado’s Description for School Readiness  
(Adopted by the State Board of Education, December 2008)  
School readiness describes both the preparedness of a child to engage in and benefit from learning experiences, and the ability of a school to meet the needs of all students enrolled in publicly funded preschools or kindergartens. School readiness is enhanced when schools, families, and community service providers work collaboratively to ensure that every child is ready for higher levels of learning in academic content.

Colorado’s Description of Postsecondary and Workforce Readiness  
(Adopted by the State Board of Education, June 2009)  
Postsecondary and workforce readiness describes the knowledge, skills, and behaviors essential for high school graduates to be prepared to enter college and the workforce and to compete in the global economy. The description assumes students have developed consistent intellectual growth throughout their high school career as a result of academic work that is increasingly challenging, engaging, and coherent. Postsecondary education and workforce readiness assumes that students are ready and able to demonstrate the following without the need for remediation: Critical thinking and problem-solving; finding and using information/information technology; creativity and innovation; global and cultural awareness; civic responsibility; work ethic; personal responsibility; communication; and collaboration.

How These Skills and Competencies are Embedded in the Revised Standards  
Three themes are used to describe these important skills and competencies and are interwoven throughout the standards: inquiry questions; relevance and application; and the nature of each discipline. These competencies should not be thought of stand-alone concepts, but should be integrated throughout the curriculum in all grade levels. Just as it is impossible to teach thinking skills to students without the content to think about, it is equally impossible for students to understand the content of a discipline without grappling with complex questions and the investigation of topics.

Inquiry Questions – Inquiry is a multifaceted process requiring students to think and pursue understanding. Inquiry demands that students (a) engage in an active observation and questioning process; (b) investigate to gather evidence; (c) formulate explanations based on evidence; (d) communicate and justify explanations, and; (e) reflect and refine ideas. Inquiry is more than hands-on activities; it requires students to cognitively wrestle with core concepts as they make sense of new ideas.

Relevance and Application – The hallmark of learning a discipline is the ability to apply the knowledge, skills, and concepts in real-world, relevant contexts. Components of this include solving problems, developing, adapting, and refining solutions for the betterment of society. The application of a discipline, including how technology assists or accelerates the work, enables students to more fully appreciate how the mastery of the grade level expectation matters after formal schooling is complete.

Nature of Discipline – The unique advantage of a discipline is the perspective it gives the mind to see the world and situations differently. The characteristics and viewpoint one keeps as a result of mastering the grade level expectation is the nature of the discipline retained in the mind’s eye.
1. History

The study of history prepares students to develop critical thinking skills in an effort to explain the human experience through events of the past. Discerning clarity from the jumble of conflicting facts and sources, students get a clearer picture of how individuals, communities, and the world connect, both past and present. History develops moral understanding, defines identity and creates an appreciation of how things change, while building judgment and decision-making skills. History enhances the ability to read varied sources and develop the skills necessary to analyze, interpret, and communicate.

History inspires by exposing students to the wonders and beauty of the past. The historical perspective prepares for an ever-changing future by helping to understand changes in the past. It allows students to gain perspective and develop better judgment by discovering and uncovering the complexity of human beings. This allows students to better understand themselves as individuals and their place in a complex and often confusing society. History provides examples of ethical behavior and the context for change, and illustrates the importance of responsible members of society in both our country and our world.

History is a critical component in the future success of a student in the 21st century world. Inquiry is the central component of historical thinking. Students learn the skills of reading, interpreting and analyzing historical sources and develop the ability to craft a well-constructed and communicated historical argument. History teaches the interpretive, analytical, and critical thinking skills that will allow students to become productive citizens in the future.

Prepared Graduates
The prepared graduate competencies are the preschool through twelfth-grade concepts and skills that all students who complete the Colorado education system must master to ensure their success in a postsecondary and workforce setting.

<table>
<thead>
<tr>
<th>Prepared Graduate Competencies in the History standards are:</th>
</tr>
</thead>
<tbody>
<tr>
<td>➢ Develop an understanding of how people view, construct, and interpret history</td>
</tr>
<tr>
<td>➢ Analyze key historical periods and patterns of change over time within and across nations and cultures</td>
</tr>
</tbody>
</table>
### Content Area:  Social Studies
### Standard:  1. History

#### Prepared Graduates:
- Develop an understanding of how people view, construct, and interpret history

## Grade Level Expectation: Fifth Grade

### Concepts and skills students master:
1. Analyze historical sources from multiple points of view to develop an understanding of historical context

### Evidence Outcomes

<table>
<thead>
<tr>
<th>Students can:</th>
<th>21st Century Skills and Readiness Competencies</th>
</tr>
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<tbody>
<tr>
<td>a. Identify different ways of dating historical sources to understand historical context (DOK 1)</td>
<td>Inquiry Questions:</td>
</tr>
<tr>
<td>b. Examine significant historical documents. Topics to include but not limited to the Stamp Act, the Declaration of Independence, and the Constitution (DOK 1)</td>
<td>1. How do sources with varied perspectives help us to understand what happened in the past?</td>
</tr>
<tr>
<td>c. Create timelines of eras and themes in North America from 1491 through the American Revolution (DOK 1-2)</td>
<td>2. Why is important to understand the historical context of events?</td>
</tr>
<tr>
<td>d. Analyze cartoons, artifacts, artwork, charts, and graphs related to eras and themes in North America from 1491 through the American Revolution (DOK 1-3)</td>
<td>3. How might history be different without the Declaration of Independence?</td>
</tr>
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</table>

### Inquiry Questions:
1. How do sources with varied perspectives help us to understand what happened in the past?
2. Why is important to understand the historical context of events?
3. How might history be different without the Declaration of Independence?

### Relevance and Application:
1. Historical information from multiple perspectives is used to interpret, evaluate, and inform; and make decisions and policies regarding various issues. For example, some accounts of the American Revolution refer to American patriots while others refer to American rebels.
2. The historical method of inquiry allows individuals to continue to interpret and refine history. For example, political cartoonists portray multiple perspectives of events, and newspapers may be biased in coverage of events throughout time.

### Nature of History:
1. Historical thinkers analyze and interpret primary and secondary sources to make inferences about various time periods and show cause-and-effect relationships.
2. Historical thinkers seek people, places, and events that tell the story of history from multiple perspectives.
3. Historical thinkers examine data for point of view, historical context, distortion, or propaganda.
Content Area: Social Studies
Standard: 1. History

Prepared Graduates:
- Analyze key historical periods and patterns of change over time within and across nations and cultures

Grade Level Expectation: Fifth Grade

Concepts and skills students master:

2. The historical eras, individuals, groups, ideas, and themes in North America from 1491 through the founding of the United States government

Evidence Outcomes

Students can:

a. Identify and explain cultural interactions between 1491 and the American Revolution. Topics to include but not limited to the Columbian Exchange, the interactions between Europeans and native Americans in the 17th and 18th centuries, and the developing relationship between Europeans and enslaved Africans (DOK 1-2)

b. Identify and describe the significant individuals and groups of Native Americans and European colonists before the American Revolution (DOK 1-2)

c. Explain the development of political, social and economic institutions in the British American colonies (DOK 1-2)

d. Explain important political, social, economic, and military developments leading to and during the American Revolution (DOK 1-2)

21st Century Skills and Readiness Competencies

Inquiry Questions:

1. What if Thomas Paine had not written Common Sense?
2. How did historical events and individuals contribute to diversity in the United States?
3. How did important American documents shape American beliefs and values?
4. To what extent did individuals and their ideas contribute to the foundation of the United States government?

Relevance and Application:

1. The context and information from the past are used to make connections and inform decisions in the present. For example, the concepts of liberty continue to be defended by lawyers and citizens while on topics to include but not limited to the rights and responsibilities of citizens continue to evolve through the work of policy makers, legislators, judges, lawyers, and individuals.

2. Technological developments continue to evolve and affect the present in areas such as communication, transportation, and science.

Nature of History:

1. Historical thinkers analyze patterns and themes throughout time.
2. Historical thinkers use chronology to organize and study cause-and-effect relationships across time.
3. Historical thinkers study people, places, and events to tell the story of history from multiple perspectives.
2. Geography

The study of geography creates an informed person with an understanding of spatial perspective and technologies for spatial analysis; and an awareness of the interdependence of the world regions and resources, and how places are connected at the local, national, and global scales. Students understand the complexity and interrelatedness of people, places, and environments. Geography helps students appreciate the dynamic relationships and complexity of the world.

The skills, concepts, and knowledge acquired in geography are fundamental literacy components for a 21st century student. Use of critical thinking, information literacy, collaboration, self-direction, and invention are apparent in every facet of geographic education. Geography helps students develop a framework for understanding the world, ultimately contributing to the creation of informed citizens.

Prepared Graduates
The prepared graduate competencies are the preschool through twelfth-grade concepts and skills that all students who complete the Colorado education system must master to ensure their success in a postsecondary and workforce setting.

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**Prepared Graduate Competencies in the Geography standard are:**

- Develop spatial understanding, perspectives, and personal connections to the world
- Examine places and regions and the connections among them
**Content Area: Social Studies**  
**Standard: 2. Geography**

**Prepared Graduates:**  
- Develop spatial understanding, perspectives, and personal connections to the world

**Grade Level Expectation: Fifth Grade**

**Concepts and skills students master:**
1. Use various geographic tools and sources to answer questions about the geography of the United States

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<tr>
<td>Students can:</td>
<td>Inquiry Questions:</td>
</tr>
<tr>
<td>a. Answer questions about regions of the United States using various types of maps (DOK 1-2)</td>
<td>1. How can various types of maps and other geographic tools communicate geographic information incorrectly?</td>
</tr>
<tr>
<td>b. Use geographic tools to identify, locate, and describe places and regions in the United States and suggest reasons for their location (DOK 1-3)</td>
<td>2. How do you think differently about data when it is displayed spatially?</td>
</tr>
<tr>
<td>c. Locate resources in the United States and describe the influence of access on the development of local and regional communities (DOK 1-3)</td>
<td>3. How and why do we label places?</td>
</tr>
<tr>
<td></td>
<td>4. How have places and regions in the United States been influenced by the physical geography of North America over time?</td>
</tr>
</tbody>
</table>

**Relevance and Application:**
1. Geographic tools are used to locate places and identify resources, physical features, regions, and populations.
2. People and organizations decided on specific locations for operations based on geographic information.
3. Technologies enhance the ability to locate and analyze maps to answer questions. For example, historians use maps to help recreate settings of historical events, and individuals use maps to learn about different geographic areas.

**Nature of Geography:**
1. Spatial thinkers recognize that information can be extrapolated from geographic tools.
2. Spatial thinkers evaluate what data and geographic tools are needed to answer specific questions.
## Content Area: Social Studies
### Standard: 2. Geography

#### Prepared Graduates:
- Examine places and regions and the connections among them

### Grade Level Expectation: Fifth Grade

#### Concepts and skills students master:
- 2. Causes and consequences of movement

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<tr>
<td><strong>Students can:</strong></td>
<td><strong>Inquiry Questions:</strong></td>
</tr>
<tr>
<td>a. Identify variables associated with discovery, exploration, and migration (DOK 1-2)</td>
<td>1. What human and physical characteristics have motivated, prevented, or impeded migration and immigration over time?</td>
</tr>
<tr>
<td>b. Explain migration, trade, and cultural patterns that result from interactions (DOK 1-2)</td>
<td>2. How can migration and immigration be represented geographically?</td>
</tr>
<tr>
<td>c. Describe and analyze how specific physical and political features influenced historical events, movements, and adaptation to the environment (DOK 1-3)</td>
<td>3. How has the movement of people and their belongings affected the environment both positively and negatively?</td>
</tr>
<tr>
<td>d. Analyze how cooperation and conflict among people contribute to political, economic, and social divisions in the United States (DOK 2-3)</td>
<td></td>
</tr>
<tr>
<td>e. Give examples of the influence of geography on the history of the United States (DOK 1-2)</td>
<td></td>
</tr>
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#### Inquiry Questions:
1. What human and physical characteristics have motivated, prevented, or impeded migration and immigration over time?
2. How can migration and immigration be represented geographically?
3. How has the movement of people and their belongings affected the environment both positively and negatively?

#### Relevance and Application:
1. Individuals understand the consequences and causes of movement to make connections to current personal or international events such as hurricane victims moving from storms, refugees fleeing from war, and economic hardship causing relocation for better jobs.
2. Technology has influenced movement to, colonization of, and the settlement of North America. For example, the West was promoted as the place for economic prosperity. Transportation systems have influenced movement.
3. Migration of individuals has multiple effects on society including economic and environmental impacts.

#### Nature of Geography:
1. Spatial thinkers study patterns of human movement.
2. Spatial thinkers analyze the push and pull components of movement.
3. Economics

Economics and personal financial literacy teach students the skills, knowledge, and habits that they must master in order to contribute in a positive manner to society. Economics and personal financial literacy teach how to understand personal responsibility, set goals, create plans, evaluate choices, value entrepreneurship, comprehend globalization and international connections, and learn to make rational decisions through critical analysis.

Economics teaches students how society manages its scarce resources, how people make decisions, how people interact in the domestic and international markets, and how forces and trends affect the economy as a whole. Personal financial literacy applies the economic way of thinking to help understand how to manage scarce resources using a logical decision-making process that involves prioritization based on analysis of the costs and benefits of every choice.

Economics and personal financial literacy are essential to function effectively in personal lives, as participants in a global economy, and as citizens contributing to a strong national economy. As citizens, workers, consumers, savers, and investors, members of society must have a level of economic and personal financial literacy that enables them to understand how economies function and to apply economic analysis in their own lives.

Prepared Graduates
The prepared graduate competencies are the preschool through twelfth-grade concepts and skills that all students who complete the Colorado education system must master to ensure their success in a postsecondary and workforce setting.

Prepared Graduate Competencies in the Economics Standard are:

- Understand the allocation of scarce resources in societies through analysis of individual choice, market interaction, and public policy
- Acquire the knowledge and economic reasoning skills to make sound financial decisions
## Content Area: Social Studies
### Standard: 3. Economics

**Prepared Graduates:**
- Understand the allocation of scarce resources in societies through analysis of individual choice, market interaction, and public policy

## Grade Level Expectation: Fifth Grade

**Concepts and skills students master:**
1. Government and market structures influence financial institutions

### Evidence Outcomes

<table>
<thead>
<tr>
<th>Students can:</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Define a capitalist market economy (DOK 1)</td>
</tr>
<tr>
<td>b. Identify governmental activities that affect financial institutions and the economy at the local, state, and national level (DOK 1)</td>
</tr>
</tbody>
</table>

### 21st Century Skills and Readiness Competencies

<table>
<thead>
<tr>
<th>Inquiry Questions:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Why are there different types of financial institutions?</td>
</tr>
<tr>
<td>2. In a market economy, who has the most power?</td>
</tr>
<tr>
<td>3. What influence should government have on the economy and financial institutions?</td>
</tr>
</tbody>
</table>

### Relevance and Application:
1. Knowledge about the role of financial institutions in a market economy allows individuals and businesses to better prepare for financial security. For example, financial analysts monitor the banking industry; individuals can evaluate the services and costs of banking with various institutions; and businesses can borrow money to expand.
2. Government actions affect the services and policies of financial institutions, thereby affecting financial options for individuals.

### Nature of Economics:
1. Economic thinkers analyze the actions of financial institutions in a market economy.
Content Area: Social Studies  
Standard: 3. Economics  

Prepared Graduates:
- Acquire the knowledge and economic reasoning skills to make sound financial decisions (PFL)  

Grade Level Expectation: Fifth Grade  

Concepts and skills students master:
2. Use of financial institutions to manage personal finances (PFL)  

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<tr>
<td>Students can:</td>
<td>Inquiry Questions:</td>
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<tr>
<td>a. Identify different financial institutions (DOK 1)</td>
<td>1. What factors are important when establishing savings or investments goals?</td>
</tr>
<tr>
<td>b. Identify the products and services of financial institutions to include but not limited to: checking accounts, savings accounts, investments, and loans (DOK 1)</td>
<td>2. What risks and benefits are associated with spending versus saving and investing?</td>
</tr>
<tr>
<td>c. Compare and contrast financial institutions, their products, and services (DOK 1-2)</td>
<td>3. How can a checking account help to decide how to spend and save?</td>
</tr>
<tr>
<td></td>
<td>4. Why do people use financial institutions and not self-banking?</td>
</tr>
<tr>
<td></td>
<td>5. How do people choose a financial institution?</td>
</tr>
<tr>
<td></td>
<td>6. Why do people need income?</td>
</tr>
</tbody>
</table>

Relevance and Application:
1. Analysis of the benefits and risks of investing and saving with “virtual” and “brick and mortar” financial institutions helps to make informed financial decisions.  
2. Evaluation of the opportunity costs help to make financial decisions.  
3. Technology is used to track and graph the interest accrued on a “virtual” investments, checking and savings accounts, investments, and loans.

Nature of Economics:
1. Financially responsible individuals make informed decisions about saving and investing for short- and long-term goals.  
2. Financially responsible individuals research, analyze, and make choices regarding their needs when using financial institutions.
4. Civics

Civics has an impact on every individual daily through the work of city councils, state legislatures, Congress and school boards. Civics teaches students the complexity of the origins, structure, and functions of governments; the rights, roles, and responsibilities of ethical citizenship; the importance of law; and the skills necessary to participate in all levels of government.

Civics is a foundational component of the educational experience and critical to the continued success of our society. A democratic and free society relies on the skills, intelligence, engagement and virtue of its citizens. Our students will one day be responsible for strengthening our civic culture based on the knowledge they learn at school, their own values, and their choices for action. Democracy demands that they have these tools to be responsible contributors to civic culture.

Prepared Graduates

The prepared graduate competencies are the preschool through twelfth-grade concepts and skills that all students who complete the Colorado education system must master to ensure their success in a postsecondary and workforce setting.

<table>
<thead>
<tr>
<th>Prepared Graduate Competencies in the Civics standard are:</th>
</tr>
</thead>
<tbody>
<tr>
<td>➢ Analyze and practice rights, roles, and responsibilities of citizens</td>
</tr>
<tr>
<td>➢ Analyze the origins, structure, and functions of governments and their impacts on societies and citizens</td>
</tr>
</tbody>
</table>
Content Area: Social Studies
Standard: 4. Civics

Prepared Graduates:
- Analyze and practice rights, roles, and responsibilities of citizens

Grade Level Expectation: Fifth Grade

Concepts and skills students master:
1. The foundations of citizenship in the United States

<table>
<thead>
<tr>
<th>Evidence Outcomes</th>
<th>21st Century Skills and Readiness Competencies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students can:</td>
<td>Inquiry Questions:</td>
</tr>
<tr>
<td>a. Describe and provide sources and examples of individual rights (DOK 1-2)</td>
<td>1. How might citizens view an issue differently because of their backgrounds?</td>
</tr>
<tr>
<td>b. Give examples of group and individual actions that illustrate civic ideals in the founding of the United States. Ideals to include but not limited to freedom, rules of law, equality, civility, cooperation, respect, responsibility, and civic participation (DOK 1-3)</td>
<td>2. What is the most important right of a citizen?</td>
</tr>
<tr>
<td>c. Explain the reasons for the settlement of the American colonies (DOK 1-2)</td>
<td>3. What is the most important responsibility of a citizen?</td>
</tr>
<tr>
<td>d. Define the criteria and process for becoming a citizen (DOK 1)</td>
<td>4. How does government meet its responsibility to citizens?</td>
</tr>
<tr>
<td></td>
<td>5. Who is government?</td>
</tr>
</tbody>
</table>

Relevance and Application:
1. Actions illustrate civic virtues such as civility, cooperation, respect, and responsible participation and are foundational components of our society. Examples include peaceful assembly by groups and respectful behavior during a performance or speech.
2. Knowledge of the foundations of citizenship in the United States ensures that citizens’ rights are being protected. For example, the rule of law applies to everyone in society and all individuals and groups are treated with respect.

Nature of Civics:
1. Responsible community members analyze critical historical documents to investigate the development of the national government.
2. Responsible community members understand the responsibilities of the national government to its citizens.
Content Area: Social Studies
Standard: 4. Civics

Prepared Graduates:
- Analyze origins, structure, and functions of governments and their impacts on societies and citizens

Grade Level Expectation: Fifth Grade

Concepts and skills students master:
2. The origins, structure, and functions of the United States government

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<thead>
<tr>
<th>Evidence Outcomes</th>
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<tbody>
<tr>
<td>Students can:</td>
<td></td>
</tr>
<tr>
<td>a. Identify political principles of American democracy and how the Constitution and Bill of Rights reflect and preserve these principles (DOK 1-2)</td>
<td></td>
</tr>
<tr>
<td>b. Explain the historical foundation and the events that led to the formation of the United States constitutional government. Topics to include but not limited to the colonial experience, the Declaration of Independence, and the Articles of Confederation (DOK 1-2)</td>
<td></td>
</tr>
<tr>
<td>c. Explain the origins, structure, and functions of the three branches of the United States government and the relationships among them (DOK 1-2)</td>
<td></td>
</tr>
<tr>
<td>d. Describe how the decisions of the national government affect local and state government (DOK 1-2)</td>
<td></td>
</tr>
</tbody>
</table>

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<th>Inquiry Questions:</th>
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<tr>
<td>1. What are democratic ideals and practices and their historic origins?</td>
</tr>
<tr>
<td>2. Were the founding fathers correct in keeping the Constitution open for flexibility and interpretation? Why?</td>
</tr>
<tr>
<td>3. How have historical documents defined and distributed power?</td>
</tr>
</tbody>
</table>

Relevance and Application:
1. The origins, structure, and function of the United States government are studied to create an informed, civically literate, and responsible society. For example, fundamental principles and liberties are still evolving as judges interpret the Constitution, and legislators make laws and local city councils and boards create regulations.

Nature of Civics:
1. Responsible community members understand the concept of individual rights as a cornerstone to American democracy.
2. Responsible community members understand the relationships between individual rights and personal responsibility.