<table>
<thead>
<tr>
<th>Content Area</th>
<th>Social Studies</th>
<th>Grade Level</th>
<th>High School</th>
</tr>
</thead>
<tbody>
<tr>
<td>Course Name/Course Code</td>
<td>Economics</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Standard | Grade Level Expectations (GLE) | GLE Code |
<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td><strong>1. History</strong></td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td><strong>2. Geography</strong></td>
<td>1. Use different types of maps and geographic tools to analyze features on Earth to investigate and solve geographic questions</td>
<td>SS09-GR.HS-S.2-GLE.1</td>
</tr>
<tr>
<td>2. Explain and interpret geographic variables that influence the interaction of people, places, and environments</td>
<td>SS09-GR.HS-S.2-GLE.2</td>
<td></td>
</tr>
<tr>
<td>3. The interconnected nature of the world, its people and places</td>
<td>SS09-GR.HS-S.2-GLE.3</td>
<td></td>
</tr>
<tr>
<td><strong>3. Economics</strong></td>
<td>1. Productive resources - natural, human, capital - are scarce; therefore choices are made about how individuals, businesses, governments, and societies allocate these resources</td>
<td>SS09-GR.HS-S.3-GLE.1</td>
</tr>
<tr>
<td>2. Economic policies impact markets</td>
<td>SS09-GR.HS-S.3-GLE.2</td>
<td></td>
</tr>
<tr>
<td>3. Government and competition impact markets</td>
<td>SS09-GR.HS-S.3-GLE.3</td>
<td></td>
</tr>
<tr>
<td>4. Design, analyze, and apply a financial plan based on short- and long-term financial goals (PFL)</td>
<td>SS09-GR.HS-S.3-GLE.4</td>
<td></td>
</tr>
<tr>
<td>5. Analyze strategic spending, saving, and investment options to achieve the objectives of diversification, liquidity, income, and growth (PFL)</td>
<td>SS09-GR.HS-S.3-GLE.5</td>
<td></td>
</tr>
<tr>
<td>6. The components of personal credit to manage credit and debt (PFL)</td>
<td>SS09-GR.HS-S.3-GLE.6</td>
<td></td>
</tr>
<tr>
<td>7. Identify, develop, and evaluate risk-management strategies (PFL)</td>
<td>SS09-GR.HS-S.3-GLE.7</td>
<td></td>
</tr>
<tr>
<td><strong>4. Civics</strong></td>
<td>1. Research, formulate positions, and engage in appropriate civic participation to address local, state, and national issues or policies</td>
<td>SS09-GR.HS-S.4-GLE.1</td>
</tr>
<tr>
<td>2. Purposes of and limitations on the foundations, structures and functions of government</td>
<td>SS09-GR.HS-S.4-GLE.2</td>
<td></td>
</tr>
<tr>
<td>3. Analyze how public policy - domestic and foreign - is developed at the local, state, and national levels and compare how policy-making occurs in other forms of government</td>
<td>SS09-GR.HS-S.4-GLE.3</td>
<td></td>
</tr>
</tbody>
</table>
Colorado 21st Century Skills

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

Reading & Writing Standards for Literacy in History/Social Studies 6 - 12

Reading Standards
- Key Ideas & Details
- Craft And Structure
- Integration of Knowledge and Ideas
- Range of Reading and Levels of Text Complexity

Writing Standards
- Text Types & Purposes
- Production and Distribution of Writing
- Research to Construct and Present Knowledge
- Range of Writing

Unit Titles | Length of Unit/Contact Hours | Unit Number/Sequence
--- | --- | ---
Decisions, Decisions, Decisions | 3 – 5 weeks | 1
Show Me the Money | 3 – 5 weeks | 2
You, Me, or We? | 3 – 5 weeks | 3
What’s in it For Me? | 3 – 5 weeks | 4
So, You Want to Be a Millionaire? | 3 – 5 weeks | 5
Governments alter attainable short and long scarce resources thereby contributing to the creation of Effective financial plans account for and define the use of GLE.3 (SS09 government policy and individual financial decisions.

Opportunity costs across alternative choices inform My students will Generalizations

Concepts

Unit Strands Geography, Economics, Civics

Conceptual

Financial plan, short and long-term goals, investments, economic cycles, government, policies, media sources, influences, roles, governmental practices, strategies, risk, choice, decision-making, data, issues, resolutions, environment, opportunity cost, scarcity, consumerism, recycling

Factual

Guiding Questions

Why is considering opportunity cost important in making governmental decisions? What role does opportunity cost play in how a business allocates its resources?

How can monetary and fiscal policy be used to stabilize an economy? (SS09-GR.HS.S.3-GLE.2-EO.f)

What is the difference between monetary and fiscal policy?

How can you develop short and long term financial goals and plans that reflect personal objectives? (SS09-GR.HS.S.3-GLE.4-IQ.1)

How does scarcity influence personal financial plans? How does scarcity of resources influence civic participation?

How do you evaluate various sources of income in developing your financial plan? (SS09-GR.HS.S.3-GLE.4-IQ.3)

What entrepreneurial ideas would solve some of the world’s scarcity issues? (SS09-GR.HS.S.3-GLE.1-EO.d; IQ.4)

What if there was no government? (SS09-GR.HS.S.4-GLE.1-EO.d)

What would happen if everyone was equal? (SS09-GR.HS.S.3-GLE.4-EO.a)

What would happen if everyone was equal? (SS09-GR.HS.S.3-GLE.5-EO.c) and (SS09-GR.HS.S.4-GLE.1-EO.d)

What types of policy decisions are made at the local level? State level? Federal level?

What may be the opportunity costs of building a new high school?

Why pay taxes? (SS09-GR.HS.S.3-GLE.5-EO.c) and (SS09-GR.HS.S.4-GLE.1-EO.d)

What are the differences between monetary and fiscal policy?
### Critical Content:

**My students will Know...**

- Stocks and bonds, personal financial portfolios, mutual funds, IRAs (SS09-GR.HS.S.3-GLE.5-EO.a)
- Types of insurance (car, home, health, life) (SS09-GR.HS.S.3-GLE.7-EO.c)
- Interest rates, Federal Reserve system, economic indicators (GDP, inflation, unemployment) (SS09-GR.HS.S.4-GLE.1-EO.d)
- State, local, and federal government, taxes (income, sales) (SS09-GR.HS.S.4-GLE.1-EO.d)
- Natural resources and hazards, recycling, land use, pollution (SS09-GR.HS.S.2-GLE.2-EO.a)
- How opportunity cost influences governmental policy (national and foreign) (SS09-GR.HS.S.4-GLE.3-EO.c,d)
- The contributions of influential entrepreneurs and how they have utilized resources to produce goods and services (SS09-GR.HS.S.3-GLE.1-EO.d)

### Key Skills:

**My students will be able to (Do)...**

- Set up a monthly budget (SS09-GR.HS.S.3-GLE.4-EO.a)
- Conduct a cost-benefit analysis (SS09-GR.HS.S.3-GLE.1-EO.b)
- Analyze different types of graphs (SS09-GR.HS.S.2-GLE.1-EO.a,b,c)
- Develop short and long-term financial goals (SS09-GR.HS.S.3-GLE.4-EO.a)
- Create an individual financial plan (SS09-GR.HS.S.3-GLE.4-EO.a)
- Identify which level of government is appropriate for various policy design and implementation (SS09-GR.HS.S.4-GLE.1-EO.d)
- Identify and create different types of graphs (bar, line, pie, plot) (SS09-GR.HS.S.2-GLE.1-EO.a,b,c)

### Critical Language:

Includes the Academic and Technical vocabulary, semantics, and discourse which are particular to and necessary for accessing a given discipline. **EXAMPLE:** A student in Language Arts can demonstrate the ability to apply and comprehend critical language through the following statement: *“Mark Twain exposes the hypocrisy of slavery through the use of satire.”*

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

**Evaluating opportunity costs leads to informed decision-making.**

**Academic Vocabulary:**

- Evaluate, investigate, critique, analyze, determine, identify, develop

**Technical Vocabulary:**

- Economic cycle, allocation, decision-making, short and long-term goals, scarcity, consumerism, economy, fiscal policy, monetary policy, stabilization, budget, financial plans, stock market, portfolio, opportunity cost, mutual funds, interest rates, taxes, federal reserve, stocks and bonds, IRA's
### Unit Title
Show Me the Money

<table>
<thead>
<tr>
<th>Focusing Lens(es)</th>
<th>Distribution</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Standards and Grade Level Expectations Addressed in this Unit</strong></td>
<td></td>
</tr>
<tr>
<td>SS09-GR.HS-S.2-GLE.2</td>
<td></td>
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<tr>
<td>SS09-GR.HS-S.2-GLE.3</td>
<td></td>
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<tr>
<td>SS09-GR.HS-S.3-GLE.1</td>
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<td></td>
</tr>
<tr>
<td>SS09-GR.HS-S.4-GLE.2</td>
<td></td>
</tr>
<tr>
<td>SS09-GR.HS-S.4-GLE.3</td>
<td></td>
</tr>
<tr>
<td>Length of Unit</td>
<td>3-5 weeks</td>
</tr>
</tbody>
</table>

### CCSS Reading Standards for Literacy in History/Social Studies 9-12

- **Grades 9-10**
  - CCSS.RH.9-10.5

- **Grades 11-12**
  - CCSS.RH.11-12.5

### CCSS Writing Standards for Literacy in History/Social Studies 9-12

- **Grades 9-10**
  - CCSS.WHST.9-10.7
  - CCSS.WHST.9-10.9

- **Grades 11-12**
  - CCSS.WHST.11-12.7
  - CCSS.WHST.11-12.9

### Inquiry Questions (Engaging-Debatable):

- Can a country ever have too much wealth? (SS09-GR.HS-S.2-GLE.3-EO.a)
- What predictions can you make based on the relationship between conflict and distribution of resources? (SS09-GR.HS-S.2-GLE.3-EO.a)
- How has the presence of oil impacted the distribution of wealth around the world? (SS09-GR.HS-S.3-GLE.1-EO.a) and (SS09-GR.HS-S.2-GLE.2-EO.d)
- What role, if any, should the government play in creating equity in the distribution of resources? (SS09-GR.HS-S.3-GLE.3-EO.b) and (SS09-GR.HS-S.4-GLE.3-EO.c)
- How have 19th century philosophers influenced current economic policies? (SS09-GR.HS-S.3-GLE.3-EO.a) and (SS09-GR.HS-S.4-GLE.2-EO.a)

### Unit Strands

- Geography
- Economics
- Civics

### Concepts

- Economic goals, allocation, utilized resources, competition, market structures, distribution, nations, regions, cooperation, cultural groups, conflict, settlements, diffusion, human systems, physical environment, policies, resource use, philosophers, property rights, entrepreneurs

### Generalizations

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

<table>
<thead>
<tr>
<th>Voluntary trade can create wealth between individuals domestically or entrepreneurs internationally (SS09-GR.HS-S.2-GLE.3-EO.a) and (SS09-GRHS-S.3-GLE.2-EO.b; IQ.2)</th>
<th><strong>Factual</strong></th>
<th><strong>Guiding Questions</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>In what ways do nations create wealth? How does the geography of a nation influence trade patterns and the wealth of a nation?</td>
<td>What determines the distribution of wealth among nations?</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Different economic systems emphasize different economic goals (freedom, growth, equity, stability, efficiency) (SS09-GR.HS-S.3-GLE.1-EO.a) and (SS09-GR.HS-S.3-GLE.3-EO.c)</th>
<th><strong>Conceptual</strong></th>
<th><strong>Guiding Questions</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>What are examples of scarce resources?</td>
<td>How do societal values influence the fundamental economic questions around what is produced, how to produce, and for whom? How do scarce resources affect a nation's wealth?</td>
<td></td>
</tr>
</tbody>
</table>
Curriculum Development Overview
Unit Planning for High School Social Studies

The market structure determines competition for resources at different levels (SS09-GR.HS-S.3-GLE.3-EO.b)

What are examples of different market structures? How does a country’s market structure influence resource allocation?

How does competition impact world markets?

Economic policies impact the use of resources by identifying economic priorities (SS09-GR.HS-S.2-GLE.2-EO.d)

What are types of economic policies?

How have foreign policies been used to justify war?

The uneven distribution of scarce resources in the world can lead to cooperative trade or trade restrictions. (SS09-GR.HS-S.2-GLE.3-EO.a) and (SS09-GR.HS-S.3-GLE.2-EO.b)

In what ways are scarce resources utilized?

How do cooperation and conflict influence the division and control of the social, economic, and political spaces on earth? (SS09-GR.HS-S.2-GLE.3-IQ.2)

Critical Content:
My students will Know...

- Relationships between economic goals and allocation of scarce resources (SS09-GR.HS-S.3-GLE.1-EO.a)
- How the uneven distribution of resources can lead to conflict, competition or cooperation (SS09-GR.HS-S.2-GLE.3-EO.a)
- The role of competition within different market structures (SS09-GR.HS-S.3-GLE.3-EO.b)
- The contributions of key philosophers (SS09-GR.HS-S.4-GLE.2-EO.a)

Key Skills:
My students will be able to (Do)...

- Identify types of economic competition (SS09-GR.HS-S.2-GLE.3-EO.a)
- Recognize various levels of resource distribution (SS09-GR.HS-S.3-GLE.1-EO.a)
- Explain the contribution of economic philosophers (SS09-GR.HS-S.4-GLE.2-EO.a)
- Analyze different types of market structures (SS09-GR.HS-S.3-GLE.3-EO.b)
- Explain the relationship between the interdependence and the distribution of scarce resources (SS09-GR.HS-S.2-GLE.3-EO.a, d)
- Research how unequal distribution of resources causes conflict (SS09-GR.HS-S.2-GLE.3-EO.d)

Critical Language: includes the Academic and Technical vocabulary, semantics, and discourse which are particular to and necessary for accessing a given discipline.

EXAMPLE: A student in Language Arts can demonstrate the ability to apply and comprehend critical language through the following statement: "Mark Twain exposes the hypocrisy of slavery through the use of satire."

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

Unequal distribution of resources guides economic domestic and foreign policies.

Academic Vocabulary:
Analyze, describe, identify, explain, interpret, research

Technical Vocabulary:
Goods and services, tariffs, protectionism, trade barriers, treaties, isolationism, NGO’s, NAFTA, IMF, EU, poverty, welfare, standard of living, laissez-faire, regulation, social security, embargoes, subsidies
### Curriculum Development Overview

**Unit Planning for High School Social Studies**

<table>
<thead>
<tr>
<th>Unit Title</th>
<th>Focusing Lens(es)</th>
<th>Standards and Grade Level Expectations Addressed in this Unit</th>
<th>Length of Unit</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>You, Me, or We?</strong></td>
<td>Relationships</td>
<td>SS09-GR.HS.S.2-GLE.2, SS09-GR.HS.S.2-GLE.3, SS09-GR.HS.S.3-GLE.1, SS09-GR.HS.S.3-GLE.2</td>
<td>3-5 weeks</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CCSS Reading Standards for Literacy in History/Social Studies 9-12</th>
<th><strong>Grades 9-10</strong></th>
<th><strong>Grades 11-12</strong></th>
<th><strong>CCSS Writing Standards for Literacy in History/Social Studies 9-12</strong></th>
<th><strong>Grades 9-10</strong></th>
<th><strong>Grades 11-12</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>CCSS.RH.9-10.2, CCSS.RH.9-10.7</td>
<td>CCSS.RH.11-12.2, CCSS.RH.11-12.7</td>
<td>CCSS.WHST.9-10.6, CCSS.WHST.9-10.9</td>
<td>CCSS.WHST.9-10.6, CCSS.WHST.9-10.9</td>
<td>CCSS.WHST.11-12.6, CCSS.WHST.11-12.9</td>
<td></td>
</tr>
</tbody>
</table>

**Inquiry Questions (Engaging-Debatable):**

- Why do countries view global issues from different perspectives? (SS09-GR.HS.S.4-GLE.3-IQ.1)
- Why do countries and cultures struggle to maintain a national identity? (SS09-GR.HS.S.2-GLE.2-IQ.3)
- What might happen if we thought locally and acted globally? (SS09-GR.HS.S.2-GLE.2-IQ.4)
- Why are cultural relationships important? (SS09-GR.HS.S.2-GLE.2-E0.e)
- What role will globalization play in your life? (SS09-GR.HS.S.3-GLE.1-IQ.2)

**Unit Strands Concepts**

- Geography, Economics, Civics
- Decision-making, local economy, state economy, national economy, local issues, economic systems, civic life, domestic and world events, democracy, values, global issues, freedom, security, common good, rights and responsibilities, natural rights, civic activities, ethics, community service, policy, governmental actions, environment, place, perceptions, migration, goods, ideas, cultural diffusion, globalization, fascism, globalization, national identity, capitalism, socialism, communism,

### Generalizations

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

<table>
<thead>
<tr>
<th>Factual</th>
<th>Guiding Questions</th>
<th>Conceptual</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Global issues influence decision-making at all levels of government (SS09-GR.HS.S.3-GLE.1-E0.c)</strong></td>
<td>What are different levels of government? (SS09-GR.HS.S.4-GLE.3-E0.f) What are the various roles of government in a market economy? (SS09-GR.HS.S.3-GLE.2-E0.d)</td>
<td>What role do governments play in resolving global issues? (SS09-GR.HS.S.4-GLE.3-IQ.1) How is geography an economic global issue?</td>
</tr>
<tr>
<td><strong>Increased and more fluid movement of people, goods and ideas around the world (globalization) can influence the perceptions and actions of individuals, businesses and governments and oftentimes challenge traditional cultural values. (SS09-GR.HS.S.2-GLE.3-E0.c) and (SS09-GR.HS.S.3-GLE.1-IQ.2)</strong></td>
<td>What is globalization? (SS09-GR.HS.S.2-GLE.2-E0.e)</td>
<td>How are cultural values defined? (SS09-GR.HS.S.3-GLE.1-IQ.2) How are financial decisions influenced by culture? How do trade policies influence a nation’s cultural values?</td>
</tr>
<tr>
<td><strong>Different economic systems promote varying degrees of individual freedoms (SS09-GR.HS.S.3-GLE.1-E0.c)</strong></td>
<td>What are economic systems?</td>
<td>How are individual freedoms tied to economic systems?</td>
</tr>
</tbody>
</table>

Authors of the Sample: Debra Jensen (Jefferson County); Anne McPherson (Douglas County); and Scott Poole (Rio Grande)
Curriculum Development Overview
Unit Planning for High School Social Studies

| The extent of individual rights and responsibilities correlates with systems of government (SS09-GR.HS-S.4-GLE.3-EO.f) | What are your rights and responsibilities as a citizen? | How have governments influenced rights and responsibilities? |
| Community service strengthens the common good (SS09-GR.HS-S.4-GLE.2-EO.c) | What are types of community service? | What would happen if nations did not work for the common good? |

Critical Content:
*My students will Know...*

- The effects, consequences and possibilities inherent in increased globalization (SS09-GR.HS-S.2-GLE.2-EO.e) and (SS09-GR.HS-S.3-GLE.1-IQ.2)
- The economic and social power and promise of various forms of community service (SS09-GR.HS-S.4-GLE.2-EO.c)
- Individual economic rights and responsibilities (SS09-GR.HS-S.4-GLE.3-EO.f) and (SS09-GR.HS-S.4-GLE.2-EO.c)
- Various systems of government and levels of government (SS09-GR.HS-S.4-GLE.3-EO.f) and (SS09-GR.HS-S.3-GLE.2-EO.c)
- Different forms of economic systems and the philosophies that inform them (SS09-GR.HS-S.3-GLE.1-EO.c)
- Cultural diffusion patterns and effects (SS09-GR.HS-S.2-GLE.3-EO.f)
- Migration patterns and their economic origins and effects (SS09-GR.HS-S.2-GLE.3-EO.c)
- The various roles of government in a market economy (SS09-GR.HS-S.3-GLE.2-EO.d)

Key Skills:
*My students will be able to (Do)...*

- Identify types of community service (SS09-GR.HS-S.4-GLE.2-EO.c)
- Compare and Contrast economic systems in terms of their ability to achieve economic goals (SS09-GR.HS-S.3-GLE.3-EO.c)
- Compare and Contrast systems of government (SS09-GR.HS-S.4-GLE.3-EO.f)
- Analyze the responsibilities of different levels of government (SS09-GR.HS-S.3-GLE.2-EO.c)
- Recognize migration patterns (SS09-GR.HS-S.2-GLE.3-EO.c)
- Investigate the impact of cultural diffusion (SS09-GR.HS-S.2-GLE.3-EO.f)

Critical Language: includes the Academic and Technical vocabulary, semantics, and discourse which are particular to and necessary for accessing a given discipline.

EXAMPLE: A student in Language Arts can demonstrate the ability to apply and comprehend critical language through the following statement: "Mark Twain exposes the hypocrisy of slavery through the use of satire."

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

**Increased globalization drives relationships and interdependence.**

**Academic Vocabulary:**
- Explain, discuss, analyze, evaluate, understand, identify, compare and contrast, differentiate, decision-making

**Technical Vocabulary:**
- Globalization, local issues, capitalism, socialism, communism, command economy, civic life, free enterprise, mixed economy, dictatorships, fascism, trade and barter, entrepreneurship, national identity, local economy, state economy, national economy, local issues, economic systems, domestic and world events, democracy, values, global issues, freedom, security, common good, rights and responsibilities, natural rights, ethics, community service, policy, governmental actions, environment, place, perceptions, migration, goods, ideas, cultural diffusion
## Unit Planning for High School Social Studies

### Authors of the Sample:
- Debra Jensen (Jefferson County);
- Anne McPherson (Douglas County);
- Scott Poole (Rio Grande)

### Complete Sample Curriculum – Posted: January 31, 2013

## Unit Title
**What’s In It For Me?**

### Length of Unit
3-5 weeks

### Focusing Lens(es)
Persuasion

### Standards and Grade Level Expectations Addressed in this Unit
- SS09-GR.SS.2-GLE.2
- SS09-GR.SS.3-GLE.2
- SS09-GR.SS.4-GLE.3

### CCSS Reading Standards for Literacy in History/Social Studies 9-12

#### Grades 9-10
- CCSS.RH.9-10.3
- CCSS.RH.9-10.9

#### Grades 11-12
- CCSS.RH.11-12.3
- CCSS.RH.11-12.9

### CCSS Writing Standards for Literacy in History/Social Studies 9-12

#### Grades 9-10
- CCSS.WHST.9-10.1
- CCSS.WHST.9-10.9

#### Grades 11-12
- CCSS.WHST.11-12.1
- CCSS.WHST.11-12.9

### Inquiry Questions (Engaging-Debatable):
- Should government create incentives to promote the development of green energy? (SS09-GR.SS.3-GLE.2-EO.e)
- How does domestic policy affect foreign policy? (SS09-GR.SS.4-GLE.3-IQ.2)
- Does your opinion matter? (SS09-GR.SS.4-GLE.3-EO.b)
- Reduce, Reuse, Recycle: does it make a difference? (SS09-GR.SS.2-GLE.2-EO.f)
- Which of the recent civic movements have been most effective in persuading current policy? (SS09-GR.SS.4-GLE.3-EO.b)

### Unit Strands
Geography, Economics, Civics

### Concepts
Environment, prosperity, dilemmas, sustainability, economic policies, incentives, choices, structure and function of government, state issues, civic affairs, shaping policies, foreign policy, global issues, domestic policy, monetary policy, fiscal policy

### Generalizations

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

**Factual**
- Positive and negative incentives (sometimes created by government policy) influence the pursuit of economic growth and sustainability. (SS09-GR.SS.2-GLE.2-EO.f) and (SS09-GR.SS.3-GLE.2-EO-e; RA.4)
- Nations sometimes use economic incentives as foreign policy tools to respond to global issues. (SS09-GR.SS.4-GLE.3-IQ.3) and (SS09-GR.SS.3-GLE2-EO.b)
- Environmental policies/actions may bring prosperity to some places and still create environmental dilemmas elsewhere (SS09-GR.SS.2-GLE.2-EO.c)

**Guiding Questions**
- What tools can governments use to encourage savings?
- What options do nations have at restricting trade?
- How have humans assimilated to certain environmental conditions?
- What are the maximum limits of human activity on the earth? (SS09-GR.SS.2-GLE.2-EO.IQ.5)

**Conceptual**
- How do people respond to incentives?
- In what ways have nations addressed global issues with foreign policy?
### Domestic Policy

Domestic policy can sometimes (and/or inadvertently) lay the foundation for prosperity only for particular groups (SS09-GR.HS-S.2-GLE.2-E0.c) and (SS09-GR.HS-S.3-GLE.2-E0.a, b)

### Civic Affairs

Civic affairs persuade states to respond to current economic issues through protest and reform (SS09-GR.HS-S.4-GLE.3-E0.b)

### Critical Content:

**My students will Know...**

- Incentives, rewards and punishments, government role in influencing choices (SS09-GR.HS-S.3-GLE.2-E0.e)
- Civic participation and domestic policy (SS09-GR.HS-S.4-GLE.3-E0.b)
- Benefits of conservation, arguments surrounding sustainability, prosperity (SS09-GR.HS-S.2-GLE.2-E0.f)
- Interaction between foreign and domestic policies (SS09-GR.HS-S.3-GLE.2-E0.b) and (SS09-GR.HS-S.4-GLE.3-E0.d)

### Key Skills:

**My students will be able to (Do)...**

- Recognize the interaction between foreign and domestic economic policies (SS09-GR.HS-S.3-GLE.2-E0.b)
- Investigate civic movements and their economic motivations (SS09-GR.HS-S.4-GLE.3-E0.b)
- Identify government incentives that affect local, state, and national economies (SS09-GR.HS-S.3-GLE.2-E0.e)
- Analyze goals and tools used by the United States in developing foreign policy (SS09-GR.HS-S.4-GLE.3-E0.d)
- Define sustainability (SS09-GR.HS-S.2-GLE.2-E0.c)

### Critical Language:

Includes the Academic and Technical vocabulary, semantics, and discourse which are particular to and necessary for accessing a given discipline.

EXAMPLE: A student in Language Arts can demonstrate the ability to apply and comprehend critical language through the following statement: *"Mark Twain exposes the hypocrisy of slavery through the use of satire."*

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

*Incentives are persuasions used to produce desired results.*

**Academic Vocabulary:**

Define, explain, discuss, analyze, recognize, evaluate, compare and contrast, investigate

**Technical Vocabulary:**

Monetary policy, fiscal policy, foreign aid, tax cuts, write-offs, tariffs, subsidies, quotas, embargoes, tax incentives, tax credits, green energy, alternative energy, conservation, 99% movement, Tea Party, civil rights movement, Equal Pay Act, United Farm Workers Movement, Lilly Ledbetter Act, congressional powers, appropriations, NAFTA
Curriculum Development Overview
Unit Planning for High School Social Studies

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<th>So, You Want to Be a Millionaire?</th>
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<td>Expectations Addressed in this</td>
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<td>CCSS Writing Standards</td>
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<td>Inquiry Questions</td>
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<tr>
<td>(Engaging-Debatable):</td>
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<tr>
<td></td>
<td>• How can you become a millionaire? (SS09-GR.HS.S.3-GLE.5-EO.b)</td>
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<tr>
<td></td>
<td>• What are the best choices for protecting your investments? (SS09-GR.HS.S.3-GLE.5-EO.b)</td>
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<td></td>
<td>• How does a consumer determine the accuracy, relevancy, and security of financial information? (SS09-GR.HS.S.3-GLE.4-IQ.2)</td>
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<td></td>
<td>• How does insurance help the individual prepare for the unexpected? (SS09-GR.HS.S.3-GLE.7-IQ.3)</td>
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</table>

Unit Strands
Economics

Concepts
Identity protection, deductions, expenditures, financial plan, insurance, savings, income, investments, liabilities, liquidity, economic cycle, portfolio, economic principles, risk, credit, taxes, diversification, growth, disaster, employment, wealth

Generalizations

<table>
<thead>
<tr>
<th>My students will Understand that...</th>
<th>Factual</th>
<th>Guiding Questions</th>
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<tr>
<td>Investment decisions determine the level of growth for individual financial portfolios and future prosperity (SS09-GR.HS.S.3-GLE.5-EO.b,d)</td>
<td>How might changes in the economic cycle affect future earnings on an individual’s investments? (SS09-GR.HS.S.3-GLE.5-IQ.2)</td>
<td>What is the consequence of NOT creating an investing portfolio? (SS09-GR.HS.S.3-GLE.5-RA.2)</td>
</tr>
<tr>
<td>Insurance may alleviate financial disaster by transferring risk (SS09-GR.HS.S.3-GLE.7-E0.b)</td>
<td>What are the benefits of car, health, life, mortgage, long-term care, liability, disability, home and apartment insurance? (SS09-GR.HS.S.3-GLE.7.a; IQ.1)</td>
<td>How does insurance alleviate risk?</td>
</tr>
<tr>
<td>A good credit history facilitates a person’s ability to gain employment, manage risk, and plan for the future (SS09-GR.HS.S.3-GLE.6-E0.c; RA. 1,2)</td>
<td>In what ways does credit rating affect purchasing power? (SS09-GR.HS.S.3-GLE.6-EO.c)</td>
<td>Why do people use credit?</td>
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<tr>
<td></td>
<td>How does the stability of various lending sources, services and financial institutions protect your credit? (SS09-GR.HS.S.3-GLE.6-EO.a)</td>
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### Curriculum Development Overview
#### Unit Planning for High School Social Studies

| Managing savings and investments through diversification can mitigate unforeseen reductions in wealth and disruptions of income (SS09-GR.HS-S.3-GLE.5-EO.b) | How does a consumer choose between savings options? (SS09-GR.HS-S.3-GLE.5-EO.b) | How might changes in the economic cycle affect savings? (SS09-GR.HS-S.3-GLE.5-IQ.2) |
| Effective identity protection secures wealth and assists in the achievement of financial goals (SS09-GR.HS-S.3-GLE.4-EO.b) | What types of technology are available to help protect identity theft? | How can identity fraud be eliminated? |

### Critical Content:

**My students will Know...**

- Types of insurance, risk management (SS09-GR.HS-S.3-GLE.7-RA.2)
- Financial plans (SS09-GR.HS-S.3-GLE.4-EO.a, d)
- Different types of savings and investment opportunities (SS09-GR.HS-S.3-GLE.5-EO.b)
- Impact of economic cycles (SS09-GR.HS-S.3-GLE.5-RA.2)
- Different types of taxes (SS09-GR.HS-S.3-GLE.3-EO.d)
- Forms of technology used in financial planning and security (SS09-GR.HS-S.3-GLE.4-RA.3)
- Interest rates (SS09-GR.HS-S.3-GLE.5-RA.4)
- Components of personal credit (SS09-GR.HS-S.3-GLE.6-RA.1,2)
- Sources of personal income and any likely deductions and expenditures (SS09-GR.HS-S.3-GLE.4-EO.d)
- The factors affecting take home pay (SS09-GR.HS-S.3-GLE.4-EO.c)

### Key Skills:

**My students will be able to (Do)....**

- Calculate interest rates (compound interest, rate of return) (SS09-GR.HS-S.3-GLE.5-IQ.4)
- Determine risk vs. reward (SS09-GR.HS-S.3-GLE.7-EO.c; RA.2)
- Develop a personal financial plan (SS09-GR.HS-S.3-GLE.4-EO.a)
- Develop personal career plan (SS09-GR.HS-S.3-GLE.5-RA.3)
- Develop a loan payoff schedule (SS09-GR.HS-S.3-GLE.6-EO.c; RA.1)
- Investigate the legal and personal responsibilities which affect lenders and borrowers (SS09-GR.HS-S.3-GLE.6-EO.b)
- Determine payment schedules based on interest (SS09-GR.HS-S.3-GLE.6-EO.c; RA.1)
- Evaluate appropriate insurance coverage (SS09-GR.HS-S.3-GLE.7-EO.b; RA.1)
- Explain the elements of good credit (SS09-GR.HS-S.3-GLE.6-EO.c)
- Identify steps to prevent identity theft (SS09-GR.HS-S.3-GLE.4-EO.b)
- Describe the legal and ethical responsibilities of tax liabilities (SS09-GR.HS-S.3-GLE.4-EO.e)

### Critical Language: includes the Academic and Technical vocabulary, semantics, and discourse which are particular to and necessary for accessing a given discipline.

**EXAMPLE:** A student in Language Arts can demonstrate the ability to apply and comprehend critical language through the following statement: "Mark Twain exposes the hypocrisy of slavery through the use of satire.”

A student in ________ can demonstrate the ability to apply and comprehend critical language through the following statement(s): Developing investment strategies secures individual wealth.

**Academic Vocabulary:**
- Evaluate, describe, differentiate, explain, investigate, identify, make connections, compare and contrast, create, consider, understand

**Technical Vocabulary:**
- Portfolio, lenders, insurance, financial institutions, identity protection, savings and investments, income, borrowers, liquidity, technology, progressive tax, regressive tax, proportional tax, economic cycle, consumer, liabilities, risk, interest rates

Authors of the Sample: Debra Jensen (Jefferson County); Anne McPherson (Douglas County); and Scott Poole (Rio Grande)