

# *K-12 Financial Literacy Act Report*

## *Southern Public Schools*

### *2023-2024*



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Notice of Nondiscrimination: The school district does not discriminate on the basis of race, color, national origin, sex, disability, or age in its programs and activities and provides equal access to the Boy Scouts and other designated youth groups.

## ***LB 452 Requirements***

LB 452, signed by the Governor on May 26, 2021, and went into effect August 28, 2021. Nebraska Statue, 79-3004, known as the *Financial Literacy Act*, outlines the requirements for instruction in financial literacy. The law stipulates the following:

- A high school graduation requirement is required for all public schools in financial literacy.
- The class of 2024 must complete a course in personal finance or financial literacy.
- Each public school shall include financial literacy in their K-8 instructional programs as appropriate.
- Each school district must provide an annual financial literacy status report to its school board, including, but not limited to, student progress in financial literacy courses and other district-determined measures of financial literacy progress from the previous year.

### ***K-12 Financial Literacy Curriculum***

#### **Grades K-5 Curriculum:**

Grades K-3 & 5 = *myWorld Interactive*

Grade 4 = *The Nebraska Adventure, 2nd edition*

#### **Grades 6-8 Curriculum:**

*American History*

*myWorld Interactive World Geography*

*myWorld Interactive World History*

#### **Grade 9-12 Curriculum:**

*Economics*

*Foundations in Personal Finance (Dave Ramsey)*

### ***7-12 Course Completion Percentages***

<b>Course</b>	<b>Course Completion Percentages</b>
<i>American History</i>	<b>94%</b>
<i>myWorld Interactive World Geography</i>	<b>97%</b>
<i>Economics</i>	<b>86%</b>
<i>Foundations in Personal Finance</i>	<b>91%</b>

## Policy 6005: Academic Credits and Graduation

Graduation from Southern High School requires that students must earn all credit hours before the time of graduation. Students will not be permitted to participate in Commencement Exercises if they have not successfully completed all credit hours and paid all bills before the Commencement Exercises.

### Standard Graduation Requirements

Students must have completed 230 credit hours including credits in required areas as listed below:

English	40 credits
Mathematics	30 credits
Science	30 credits
Social Studies	30 credits
<b>Personal Finance</b>	<b>10 credits</b>
Physical Education/Health	10 credits
Vocational Education (Ag. or Business Classes)	10 credits
Computer Science & Technology (2027-2028 SY)	5 credits
Fine Arts	5 credits

Remaining credits are considered to be electives and may be chosen by the student.

### Alternative School Graduation Requirements

Students must have completed 200 credit hours including credits in required areas as listed below:

English	40 credits
Mathematics	30 credits
Science	30 credits
Social Studies	30 credits
Computer Science & Technology (2027-2028 SY)	5 credits
<b>Personal Finance</b>	<b>5 credits</b>

Remaining credits are considered to be electives and may be chosen by the student.

Adopted on: 2-11-2019

Revised on: 9-11-2023

Reviewed on: \_\_\_\_\_

# Year End Report for 2023-2024

## Grades K-12

### Kindergarten

<b>Economics</b>	
<b>Economic Decision Making</b>	
SS K.2.1 Differentiate between wants and needs in decision-making.	
SS K.2.1.a Classify wants and needs and explain subsequent choices.	<p><b>SE/TE:</b> Needs and Wants, 63 Lesson 1 Check, 63 Chapter 3 Assessment, 77</p> <p><b>TE only:</b> Differentiated Instruction: Special Needs, Below Level, Advanced</p> <p><b>Digital Resources:</b> Chapter 3&gt;Lesson 1&gt;Lesson Review: Why People Work</p>
<b>Financial Literacy</b>	
SS K.2.2 Recognize money is used to purchase goods and services to satisfy economic wants and needs.	
SS K.2.2.a Explain the purposes of money.	<p><b>SE/TE:</b> Why People Work, 62 Needs and Wants, 63 Our Neighborhood, 98 Critical Thinking Skills: Analyze Costs and Benefits, 64-65 Chapter 3 Assessment, 77</p> <p><b>Digital Resources:</b> Chapter 3&gt;Lesson 1&gt;Lesson Review: Why People Work Chapter 3&gt;Critical Thinking Skills&gt;Skill Activity: Analyze Cost and Benefits</p>

### First Grade

<b>Economics</b>
<b>Economic Decision Making</b>
SS 1.2.1 Explain how scarcity necessitates making choices.

<p>SS 1.2.1.a Identify gains and losses when choices are made.</p> <p><i>For example: tradeoff, opportunity cost</i></p>	<p><b>SE/TE:</b>          Making Choices, 188-189          Quest Connection, 188          Lesson 1 Check, 189          Critical Thinking Skills: Analyze Costs and Benefits, 204-205          Chapter 6 Assessment, 214          Quest Findings: Write Your Plan, 215</p> <p><b>Digital Resources:</b>          Chapter 6&gt;Lesson 1&gt;Introduction: Needs, Wants, and Choices; Quest Connection: What Stan Wants; Lesson Review          Chapter 6&gt;Critical Thinking Skills: Analyze Costs and Benefits&gt;Skill Activity: Analyze Costs and Benefits          Chapter 6&gt;Chapter Closer&gt;Quest Findings: Write Your Plan</p>
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**Financial Literacy**

SS 1.2.2 Compare spending and saving opportunities.

<p>SS 1.2.2.a Give examples of situations where students and families could choose to save for future purchases.</p>	<p><b>SE/TE:</b>          Quest Writing Using Sources: Help Stan Make a Money Plan, 184-185          Quest Connection, 202          Saving Money, 203          Lesson 4 Check          Quest Findings: Write Your Plan, 215</p> <p><b>TE only:</b>          Performance Assessment: The Big Question, Writing Activity, 214</p> <p><b>Digital Resources:</b>          Chapter 6&gt;Chapter Opener&gt;Quest Kick Off: Help Stan Make a Money Plan          Chapter 6&gt;Lesson 4&gt;Introduction: We Spend, Budget and Save; Quest Connection: Making a Budget; Lesson Review          Chapter 6&gt;Chapter Closer&gt;Quest Findings: Write Your Plan</p>
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**Exchange and Markets**

SS 1.2.3 Explain that resources are used to produce goods and services.	
<p>SS 1.2.3.a Categorize human and natural resources used to create goods and services.</p> <p><i>For example: iron ore (a natural resource) is made into steel, which the factory worker (a human resource) uses to build a bike (a good)</i></p>	<p><i>For opportunities to address this standard please see:</i></p> <p><b>SE/TE:</b></p> <p>Goods at Home, 190  Goods in School and the Community, 191  School and Community Services, 192  Quest Connection, 192  Lesson 2 Check, 193</p> <p><b>Digital Resources:</b></p> <p>Chapter 6&gt;Lesson 2&gt;Introduction: Goods and Services; Quest Connection: Which Is Which; Lesson Review</p>

**Second Grade**

<b>Economics</b>	
<b>Economic Decision Making</b>	
SS 2.2.1 Evaluate choices about how to use scarce resources that involve prioritizing wants and needs.	
<p>SS 2.2.1.a. Justify a decision made by providing evidence of possible gains and losses.</p> <p><i>For example: tradeoff, opportunity cost, delayed gratification, savings</i></p>	<p><b>SE/TE:</b></p> <p>Making Choices, 110  Quest Connection, 110  Lesson 1 Check, 111  Critical Thinking Skills: Analyze Costs and Benefits, 112-113</p> <p><b>Digital Resources:</b></p> <p>Chapter 4&gt;Lesson 1&gt;Introduction: Needs, Wants and Choices; Quest Connection: Choose a Fruit; Lesson Review: Needs, Wants, and Choices  Chapter 4&gt;Critical Thinking Skills: Analyze Costs and Benefits&gt;Skill Activity: Analyze Costs and Benefits</p>
<b>Financial Literacy</b>	
SS 2.2.2 Demonstrate knowledge of currency, its denominations, and use.	

<p>SS 2.2.2.a Make transactions using currency emphasizing its use as a medium of exchange.</p> <p><i>For example: via school store, buying pencils, purchases via debit card or Apple pay as a way to make transactions (medium of exchange)</i></p>	<p><i>For opportunities to address this standard please see:</i></p> <p><b>SE/TE:</b>  Jumpstart Activity, 104  Sing About It! What We Buy, 105  Getting What We Need and Want, 109  Who Are Consumers?, 120  Chapter 4 Assessment, 131</p> <p><b>TE only:</b>  Beyond the Classroom, 104b</p> <p><b>Digital Resources:</b>  Chapter 4&gt;Chapter Opener&gt;Sing About It! What We Buy</p>
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**Exchange and Markets**

SS 2.2.3 Describe how producers deliver products/services, earn an income, and satisfy economic needs and wants.

<p>SS 2.2.3.a. Explain the role of goods and services and supply and demand in a community.</p> <p><i>For example: meet wants and needs</i></p>	<p><b>SE/TE:</b>  Quest Writing Using Sources: Lend a Hand to Farmer Fran, 106-107  Needs and Wants, 108  Getting What We Need and Want, 109  Who Are Consumers?, 120  Quest Findings: Write Your Ad, 133</p> <p><b>Digital Resources:</b>  Chapter 4&gt;Chapter Opener&gt;Video: How do people get what they need?; Quest Kick Off: Lend a Hand to Farmer Fran  Chapter 4&gt;Lesson 1&gt;Introduction: Needs, Wants and Choices; Lesson Review: Needs, Wants, and Choices  Chapter 4&gt;Lesson 3&gt;Introduction: Producing and Consuming Goods  Chapter 4&gt;Chapter Closer&gt;Quest Findings: Write Your Ad</p>
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**Third Grade**

<p><b>Economics</b></p>
<p><b>Economic Decision Making</b></p>

SS 3.2.1 Explain that people choose and decide what services they ask their local and state government to provide and pay for.	
SS 3.2.1.a Identify goods and services funded through state or local taxes.  <i>For example: snow removal, waste management, law enforcement</i>	<p><b>SE/TE:</b>  Jumpstart Activity, 158  Local Government, 161  Quest Connection, 161  State Government, 162  Governments Work Together, 164</p> <p><b>Digital Resources:</b>  Chapter 4&gt;Lesson 3&gt;Introduction: Levels of Government; Quest Connection: Local Government Jobs; Lesson Review: Levels of Government</p>
<b>Financial Literacy</b>	
SS 3.2.2 Evaluate choices and consequences for spending and saving.	
SS 3.2.2.a Given a budget, make choices as to what to purchase, what to give up, and what to save.	<p><i>For opportunities to address this standard please see:</i></p> <p><b>SE/TE:</b>  Jumpstart Activity, 64  Why We Have to Choose, 65  Making Choices, 68-69  Critical Thinking Skills: Analyze Costs and Benefits, 70-71  Chapter 2 Assessment, 81</p> <p><b>TE only:</b>  Support for English Language Learners, 64-65</p> <p><b>Digital Resources:</b>  Chapter 2&gt;Lesson 3&gt;Introduction: Economic Choices; Lesson Review: Economic Choices  Chapter 2&gt;Critical Thinking Skills: Analyze Costs and Benefits; Skill Activity: Analyze Costs and Benefits</p>
<b>Exchange and Markets</b>	
SS 3.2.3 Explain that markets are places where buyers and sellers exchange goods and services.	



<p>SS 3.2.3.a Indicate various markets where buyers and sellers meet.</p> <p><i>For example: grocery store, buy things online, mall, fast food places</i></p>	<p><b>SE/TE:</b> Producing and Buying Local Goods, 50-51</p> <p><b>Digital Resources:</b> Chapter 2&gt;Chapter Opener&gt;Video: Field Trip: Farmers Market</p>
<b>National Economy</b>	
SS 3.2.4 Describe how the local community trades with other communities.	
<p>SS 3.2.4.a Identify local goods and services that could be traded with people everywhere.</p> <p><i>For example: corn, soybeans, beef, irrigation systems, dry edible beans, art, buffalo hides, fish</i></p>	<p><b>SE/TE:</b> Early Economies, 48-49 Producing and Buying Local Goods, 50-51 Goods From Far Away, 53</p> <p><b>Digital Resources:</b> Chapter 2&gt;Lesson 1&gt;Introduction: Goods and Services</p>

#### ***Fourth Grade***

<b>Economics</b>	
<b>Financial Decision-Making, Budgeting, and Spending</b>	
SS 4.2.1 Describe how scarcity requires the consumer and producer to make choices and identify costs associated with them.	
SS 4.2.1.a Predict how consumers would react if the price of a good or service changed.	<b>SE/TE Chapter 9:</b> Lesson 2 Go To The Source (GTTS)
SS 4.2.1.b Predict how producers would react if the profit from selling a good or service changed.	<b>SE/TE Chapter 9:</b> Lesson 2 Go To The Source (GTTS)
SS 4.2.2 Investigate various financial institutions in Nebraska and the reasons for people's spending and saving choices.	
SS 4.2.2.a Identify financial institutions in the community and their purposes.	<b>SE/TE Chapter 9:</b> Lesson 2
SS 4.2.3 Investigate how resources are used to make other goods and produce services.	
SS 4.2.3.a Give examples of human, natural, capital, and entrepreneurial resources used in making goods and services in Nebraska and the United States.	<b>SE/TE Chapter 9:</b> Lesson 1
SS 4.2.4 Identify and explain specialization and trade and why different regions produce different goods and services.	
SS 4.2.4.a Compare Nebraska with different regions and the goods and services each region produces.	<b>SE/TE Chapter 9:</b> Lesson 3 Go To The Source (GTTS)

	Think Like A Historian (TLAH)
SS 4.2.4.b Discuss how technology has affected the specialization of Nebraska’s economy and surrounding states.	<b>SE/TE Chapter 9:</b> Lesson 3 Go To The Source (GTTS) Think Like A Historian (TLAH)

***Fifth Grade***

<b>Economics</b>	
<b>Exchange and Markets</b>	
SS 5.2.3 Explain how human capital can be improved by education and training and thereby increase standards of living.	
SS 5.2.3.a List examples of how additional education/training improves productivity and increases standards of living.  <i>For example: On the job training, education can all lead to higher wages.</i>	<b>SE/TE:</b> Turn and Talk, 450 African American Leaders, 563 New Institutions, 564 Changing Roles for Women, 569  <b>Digital Resources:</b> Chapter 12>Lesson 2>Introduction: Unequal Opportunities for African Americans; Key Ideas: New Leaders and Institutions Chapter 12>Lesson 3>Introduction: The Fight for Women’s Rights; Key Ideas: Changing Roles for Women/Working for More Rights
SS 5.2.4 Explain how specialization, division of labor, and technology increase productivity and interdependence.	

<p>SS 5.2.4.a Describe the historical role of innovation and entrepreneurship in a market economy.</p> <p><i>For example: apprentice, journeyman, early inventors and entrepreneurs</i></p>	<p><b>SE/TE:</b>  A New Beginning: Jamestown, 102  New Ways to Work, 364  New Goods and Services Meet the Needs of the Forty-Niners, 395  Quest Project-Based Learning: Taking a Risk, 508-509  Business Leaders Take Risks, 521  Quest Connection, 523  Quest Findings: Taking a Risk, 543  New Products, 599</p> <p><b>Digital Resources:</b>  Chapter 8&gt;Lesson 1&gt;Introduction: Inventions, Roads, and Railroads; Key Ideas: New Inventions Lead to Industrial Revolution  Chapter 11&gt;Chapter Opener&gt;Quest Kick Off: Taking a Risk  Chapter 11&gt;Lesson 2&gt;Introduction: The Impact of Big Business; Quest Connection: Building Businesses; Key Ideas  Chapter 11&gt;Chapter Closer&gt;Quest Findings: Taking a Risk  360 Exploration: The Transcontinental Railroad</p>
<p><b>National Economy</b></p>	
<p>SS 5.2.5 Summarize characteristics of economic institutions in the United States.</p>	
<p>SS 5.2.5.a Describe the importance of financial institutions to households and businesses.</p> <p><i>For example: loans to agriculture, business, and individuals in order to provide capital; importance of rule of law to enforce contracts and provide for private property</i></p>	<p><i>For opportunities to address this standard please see:</i></p> <p><b>SE/TE:</b>  Introduction to the Constitution, 283  Achievements of the Progressive Era, 555  The Changing Workplace, 737  Jumpstart Activity, 794</p>
<p>SS 5.2.5.b Explain the rules and laws that protect and support consumers.</p> <p><i>For example: contracts, agreements, and product safety</i></p>	<p><i>For opportunities to address this standard please see:</i></p> <p><b>SE/TE:</b>  Solving America’s Problems, 553-554 Roosevelt Takes Action, 554  Quest Connection, 554  Achievements of the Progressive Era, 555</p>

	<p><b>Digital Resources:</b> Chapter 12&gt;Lesson 1&gt;Introduction: The Progressive Era; Quest Connection: Investigate the Issues</p>
<p>SS 5.2.5.c Identify goods and services funded through federal taxes.</p> <p><i>For example: military and armed forces, parks</i></p>	<p><i>For opportunities to address this standard please see:</i></p> <p><b>SE/TE:</b> Powers of State and National Government, 268 Impact of the Constitution on the Economy, 283-284 Lesson 4 Check, 289</p> <p><b>TE only:</b> Differentiated Instruction: Below Level, 450</p>
<p><b>Global Economy</b></p>	
<p>SS 5.2.6 Summarize how specialization and trade impact the global market and relationships with other countries.</p>	
<p>SS 5.2.6.a Describe how international trade promotes specialization and division of labor and increases the productivity of labor, output, and consumption.</p> <p><i>For example: New England specialized in ship building and fishing, South Carolina grew rice, the Middle Colonies had grain, and the Upper South grew tobacco and got finished goods like books from Great Britain.</i></p>	<p><b>SE/TE:</b> The Global Economy, 796-797</p> <p><b>TE Only:</b> Active Classroom: Reciprocal Teaching, 797</p>
<p>SS 5.2.6.b Explain how trade impacts relationships between countries.</p> <p><i>For example: fur, tobacco, cotton, lumber, triangle trade, tribal trading with settlers</i></p>	<p><b>SE/TE:</b> The Pilgrims and the Wampanoag People, 111 The French Explore North America, 118 The Growth of New Netherlands, 121 New Sweden, 122 Lesson 4 Check, 123 Trade Routes and the Location of the Colonies, 150-151 United States Trades Around the World, 493 The Global Economy, 796-797</p> <p><b>Digital Resources:</b> Chapter 3&gt;Lesson 4&gt;Introduction: The French and</p>

	Dutch in North America; Key Ideas: French Traders and Settlers; Lesson Review: The French and Dutch in North America Chapter 4>Lesson 2>Introduction: Daily Life in the Colonies; Key Ideas: Resources of the Early Colonies
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**Grades 6-8:**  
***American History***

<b>Economics</b>	
<b>Financial Literacy</b>	
<b>SS 8.2.2 Understand personal and business financial management.</b>	
<p>SS 8.2.2.a Identify skills for future financial success.</p> <p><i>For example: Identify key terms associated with budgeting, credit, savings, credit score, investing, fraud, and risk management.</i></p>	<p><i>For opportunities to address this standard please see:</i></p> <p><b>SE/TE:</b> What Responsibilities Do Local Governments Have?, 245 Hamilton’s Plan, 264 The Market Economy and the Industrial Revolution, 412-413</p> <p><b>TE only:</b> History Background: Planning a State Budget, 243 Practice Vocabulary, 292</p>
<p>SS 8.2.2.b Understand tools, strategies, and systems used to maintain, monitor, control, and plan the use of financial resources.</p> <p><i>For example: Analyze the impact of credit on an individual's ability to acquire goods and services, charitable contributions.</i></p>	<p><i>For opportunities to address this standard please see:</i></p> <p><b>SE/TE:</b> Promoting a Free Market Economy, 287 New Ways to Produce Goods, 410-411</p> <p><b>TE only:</b> Differentiated Instruction: Advanced, 145</p> <p><b>Digital Resources:</b> Topic 6&gt;Lesson 2&gt;Interactive Chart: Advantages and Disadvantages of Big Business</p>
<b>National Economy</b>	
<b>SS 8.2.4 Justify and debate economic decisions made by North American societies.</b>	

<p>SS 8.2.4.a Research the origins and development of the economic system, banks, and financial institutions in the United States.</p> <p><i>For example: Examine the work of Alexander Hamilton and his influence on the banking system in the U.S. economy.</i></p>	<p><b>SE/TE:</b>  How Did Alexander Hamilton Deal with the National Debt?, 263-265  What Issues Divided Hamilton and Jefferson?, 274-276  Promoting a Free Market Economy, 287  Topic 5 Assessment, 331  The Bank War, 352-355</p> <p><b>Digital Resources:</b>  Topic 6&gt;Lesson 2&gt;Interactive Chart: Disagreements Over the Bank</p>
<p>SS 8.2.4.b Explain how tax revenues are collected and distributed.</p> <p><i>For example: Review the Constitution to understand the roles of each branch in establishing a national budget and how the separation of powers is structured.</i></p>	<p><b>SE/TE:</b>  Separation of Powers, 228  Analyze Charts: Separation of Powers, 228  What System Exists to Prevent the Abuse of Power?, 235-236  How Did Alexander Hamilton Deal with the National Debt?, 263-265  United States Constitution, 584-607</p> <p><b>Digital Resources:</b>  Topic 4&gt;Lesson 5&gt;Interactive Chart: The Federal System</p>
<p>SS 8.2.4.c Describe the progression of money and its role in early United States history.</p> <p><i>For example: Identify what forms of currency/bartering were used as a medium for exchange among various Native American tribes. Examine what services and regulations were established during the Progressive Era as urban areas' populations boomed. Examine the National Banking Act of 1863.</i></p>	<p><b>SE/TE:</b>  Analyze Images, 200  Concerns Over Debt and Currency, 200 How Did Alexander Hamilton Deal with the National Debt?, 263-265  How Did Hamilton Create a Stable Economy?, 266  Analyze Images, 355  How Was a Stable Economy Created After the War?, 319-321  The Whig Party, 341-342</p> <p><b>Digital Resources:</b>  Topic 6&gt;Lesson 2&gt;Interactive Chart: Disagreements Over the Bank; Interactive Graph: New York City Changes, 1840-1900</p>
<p><b>Global Economy</b></p>	
<p><b>SS 8.2.5 Illustrate how international trade impacts individuals, organizations, and nations.</b></p>	

<p>SS 8.2.5.a Explain that currency must be converted to make purchases in other countries.</p> <p><i>For example: Trace the conversion of products and currency between the French and the indigenous tribes of the Midwest.</i></p>	<p><i>For opportunities to address this standard please see:</i></p> <p><b>SE/TE:</b>  How Did New France Develop?, 66-69  Where Did the Dutch Establish New Netherland?, 70-71  New Amsterdam, 92  Concerns Over Debt and Currency, 200  The Far West Fur Trade, 377-378</p>
<p>SS 8.2.5.b Recognize how trade barriers impact the prices and quantity of goods. For example: Examine the impact of the Sugar and Molasses Act of 1733 and the Stamp Act of 1765.</p>	<p><b>SE/TE:</b>  Why Did the Stamp Act Anger Colonists?, 145-147  Topic 3 Assessment, 191  A Ban on Trade, 301-302</p>

### **World Geography**

<b>Economics</b>	
<p>SS HS.3.1.b Analyze and explain changes in spatial patterns as a result of the interactions among human and physical processes.</p> <p><i>For example: major world physical features (mountains, seas, rivers), patterns of human settlement on local, regional, national, and global scale, governmental systems, economic systems, site and situation, Weber's Least Cost Theory, Von Thunen Model of Land Use</i></p>	<p><b>SE/TE:</b>  Changes in Land Use, 38  Reading Check, 105  Reading Check, 179  How Geographic Features Affect Where People Live, 321-323</p> <p><b>Digital Resources:</b>  21<sup>st</sup> Century Skills Tutorials&gt;Analyze Cause and Effect&gt;Analyze Cause and Effect: Video Topic 2&gt;Lesson 5&gt;Video: Where People Live in the United States</p>
<p>SS HS.3.2.c Evaluate the interdependence of places and regions.</p> <p><i>For example: models of industrial and economic development, new international division of labor, supranational organizations (The United Nations, Association of Southeast Asian Nations [ASEAN], or The European Union), globalization, popular culture, international trade agreements, patterns of human migration, alliances, Paris Climate</i></p>	<p><b>SE/TE:</b>  Geographic Sources: The Effect of NAFTA, 137  Criticisms of Free Trade, 187  Analyze Charts, 190  Reading Check, 303  The European Union, 325</p> <p><b>TE only:</b>  Active Classroom, 238</p> <p><b>Digital Resources:</b>  Topic 3&gt;Lesson 7&gt;Interactive Chart: Mexico's</p>

<p><i>Agreement, central place theory</i></p>	<p>Changing Economy and Exports  Topic 3&gt;Lesson 9&gt;Interactive Chart: Economics and Development  Topic 6&gt;Lesson 3&gt;Interactive Chart: EU Cooperation</p>
<p>SS HS.3.4.b Examine the spread of cultural traits and the potential benefits and challenges of cultural diffusion, economic development, and globalization.</p> <p><i>For example: cultural convergence and divergence, universalizing and ethnic religions, competition between multinational corporations and local businesses, folk cultures and popular cultures, spread of ideas (such as economic ideals, ideas on government, gender norms), diffusion of medical knowledge and impact on demographics, agricultural and industrial revolutions, models of economic development, the cultural landscape, Third Agricultural Revolution (Green Revolution), internet connectivity and cell phone networks, lingua franca, hypernationalism</i></p>	<p><b>SE/TE:</b>  Quest Project-Based Learning Inquiry, 8 Cultural Diffusion and Change, 53 Analyze Diagrams, 53 Lesson Check, 130  A Diverse Region, 180-181 Lesson Check, 218 Cultural Diffusion, 512  Topic 10 Review and Assessment, 539 Quest Document-Based Writing Inquiry, 654</p> <p><b>TE only:</b>  Differentiated Instruction, 8 English Language Learners, 8 Differentiated Instruction, 53</p> <p><b>Digital Resources:</b>  Social Studies Reference Center&gt;Hip Hop Songs&gt;World Geography&gt;Hip Hop Geography: Western Europe  Social Studies Core Concepts&gt;Culture Core Concepts&gt;Cultural Diffusion and Change Topic 6&gt;Lesson 2&gt;Video: Introducing the European Union Topic 9&gt;Lesson 6&gt;Interactive Gallery: Muslim Advances in Technology, Math, and Science Topic 11&gt;Quest: DBQ: Comparing Economic Development&gt;Quest Findings  Topic 13&gt;Quest: DBQ: Studying Cultural Connections&gt;Quest Connection: Connect to Diversity; Examine Primary Sources: Studying Cultural Connections; Quest Findings</p>

**World History**

<p><b>SS 7.2 Economics</b></p>
<p><b>National Economy</b></p>



<p>SS 7.2.4 Investigate how varying economic systems impact individuals in a civilization/society.</p>	<p><b>SE/TE:</b>  Lords and Vassals Make Promises, 379 Lesson Check, 382  Guilds Protect Crafts, 387-388 Daimyo, Samurai, and Peasants, 525 Impact of Mercantilism, 703 Differing Ideologies, 834-835 Moving Toward Free Markets, 864</p> <p><b>Digital Resources:</b>  Social Studies Reference Center&gt;Hip Hop Songs&gt;World History&gt;Hip Hop History: Early Medieval Europe  Social Studies Core Concepts&gt;Economics Core Concepts&gt;Economics Core Concepts: Economic Systems  Topic 9&gt;Quest: Discussion: Freedom vs. Security&gt;Quest Connection: Connect to Feudalism</p>
<p>SS 7.2.4.a Compare and contrast characteristics of different socio-economic groups in economic systems.</p>	<p><b>SE/TE:</b>  Lesson Check, 58  Lesson Check, 106  How Was Caste Determined?, 139 Lesson Check, 140  The Social Order, 208-209 Patricians and Plebeians, 287 Analyze Diagrams, 293  Analyze Charts, 379  Daimyo, Samurai, and Peasants, 525 Lesson Check, 692  The Three Estates, 773</p> <p><b>TE only:</b>  Differentiated Instruction, 36 English Language Learners, 292-293 Differentiated Instruction, 554-555  Differentiated Instruction, 690</p> <p><b>Digital Resources:</b>  Topic 3&gt;Quest: Document-Based Writing: Become a Pharaoh-in-Training&gt;Quest Connection: Connect to Egypt’s Social Pyramid Topic 9:&gt;.Quest: Discussion: Freedom vs. Security&gt;Quest Connection: Connect to Feudalism</p>

<p>SS 7.2.4.b Identify the relationships between diverse socio-economic groups and their economic systems in the modern world.</p>	<p><b>SE/TE:</b>  How Did the Caste System Develop?, 140  The Middle Class Grows, 705  What Are the Challenges of Globalization?, 866</p> <p><b>Digital Resources:</b>  Social Studies Core Concepts&gt;Economics Core Concepts&gt;Economics Core Concepts: Economic Systems</p>
<p>SS 7.2.5 Analyze information using appropriate data to draw conclusions about the total production, income, and economic growth in various economies.</p>	
<p>SS 7.2.5.a Define the government's role in various economic systems.</p>	<p><b>SE/TE:</b>  Controlling Production and Prices, 210-211  Currency, 495  Adam Smith and the Free Markets, 755-756  Laissez-Faire Economics, 789-790  Karl Marx and Communism, 790-791  How Did Governments Respond?, 824  Differing Ideologies, 834-835</p> <p><b>Digital Resources:</b>  21<sup>st</sup> Century Skills Tutorials&gt;Paying Taxes&gt;21<sup>st</sup> Century Skill: Paying Taxes: Video  Social Studies Core Concepts&gt;Economics Core Concepts&gt;Economics Core Concepts: Economic Systems</p>
<p>SS 7.2.5.b Identify various economic indicators that governments use to measure modern world societies, nations, and cultures.</p>	<p><b>SE/TE:</b>  Analysis Skills: Interpret Economic Performance, 295  Mansa Musa’s Hajj, 597  What Was the Price Revolution?, 703-704  Topic 16 Review and Assessment, 723  Worldwide Depression, 1929-1939, 823</p> <p><b>TE only:</b>  Differentiated Instruction, 707</p> <p><b>Digital Resources:</b>  Social Studies Core Concepts&gt;Economics Core Concepts&gt;Economics Core Concepts: Economic Process; Economics Core Concepts: Economic Development</p>

<p>SS 7.2.5.c Categorize goods and services provided in modern societies, nations, and cultures into the four factors of production.</p>	<p><i>For opportunities to address this standard please see:</i>  <b>SE/TE:</b>  How Did Cities Become Centers of Wealth?, 32  Natural Resources, 591  Land, Crops, and Prices Under Capitalism, 704</p> <p><b>Digital Resources:</b>  Social Studies Core Concepts&gt;Economics Core Concepts&gt;Economics Core Concepts: Economics Basics</p>
<p><b>Global Economy</b></p>	
<p>SS 7.2.6 Illustrate how international trade impacts individuals, organizations, and nations/societies.</p>	
<p>SS 7.2.6.a Explain how individuals gain through specialization and voluntary trade and how international trade affects the domestic economy.</p>	<p><b>SETE:</b> What Were the Effects of Food Surpluses?, 30-31  Lesson Check, 32  Job Specialization, 36  Phoenician Traders, 67  Why was Trade Important for Egypt and Kush, 115-117  Trade Grows, 314-315  Lesson Check, 594  Italian City-States, 623  What Are the Challenges of Globalization?, 866-867  Lesson Check, 873</p> <p><b>TE only:</b>  Curriculum Connection: Economics, 47  History Background, 242</p> <p><b>Digital Resources:</b>  Social Studies Core Concepts&gt;Economics Core Concepts&gt;Economics Core Concepts: Trade Topic 1&gt;Lesson 4&gt;Video: The Birth of Farming Topic 19&gt;Lesson 8&gt;Video: Globalization</p>

**Grades 9-12:**  
***Economics Course***

Chapter 1	<i>Fundamentals of Economics</i>
Chapter 2	<i>Free Enterprise and Other Economic Systems</i>
Chapter 3	<i>Demand, Supply, and Price</i>
Chapter 4	<i>Competition and Market Structures</i>
Chapter 5	<i>Business and Labor</i>
Chapter 6	<i>Money, Banking, and Financial Markets</i>
Chapter 7	<i>Economic Performance and Challenges</i>
Chapter 8	<i>Taxes and Spending</i>
Chapter 9	<i>Fiscal and Monetary Policy</i>
Chapter 10	<i>Trade, Development, and Globalization</i>

***Personal Finance Course***

Chapter 1	<i>Introduction to Personal Finance</i>
Chapter 2	<i>Budgeting Basics</i>
Chapter 3	<i>Saving Money</i>
Chapter 4	<i>Credit and Debt</i>
Chapter 5	<i>Consumer Awareness</i>
Chapter 6	<i>Career Readiness</i>
Chapter 7	<i>College Planning</i>
Chapter 8	<i>Financial Services</i>
Chapter 9	<i>The Role of Insurance</i>
Chapter 10	<i>Income and Taxes</i>

Chapter 11	<i>Housing and Real Estate</i>
Chapter 12	<i>Investing and Retirement</i>
Chapter 13	<i>Global Economics</i>