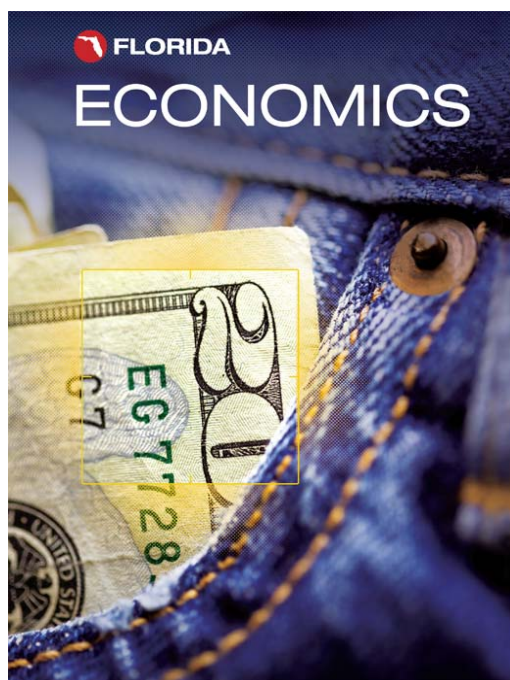


## A Standards Alignment of



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To the

**Florida Department of Education  
Economics with Financial Literacy  
Course Code 2102335**

**2016-2017 STATE OF FLORIDA INSTRUCTIONAL MATERIALS ADOPTION  
STANDARDS ALIGNMENT  
COURSE STANDARDS/BENCHMARKS (Form IM7)**

**SUBJECT:** Social Studies  
**GRADE LEVEL:** 9-12  
**COURSE TITLE:** Economics with Financial Literacy  
**COURSE CODE:** 2102335  
**SUBMISSION TITLE:** Savvas Florida Economics  
**BID ID:** 3166  
**PUBLISHER:** Savvas Learning Company  
**PUBLISHER ID:** 22-160368402

<b>BENCHMARK CODE</b>	<b>BENCHMARK</b>	<b>LESSONS WHERE STANDARD/BENCHMARK IS DIRECTLY ADDRESSED IN MAJOR TOOL (MOST IN-DEPTH COVERAGE LISTED FIRST)</b> (Include the student edition and teacher edition with the page numbers of lesson, a link to lesson, or other identifier for easy lookup by reviewers.)
ELD.K12.ELL.SI.1:	English language learners communicate for social and instructional purposes within the school setting.	<b>SE/TE:</b> Quest! Team Project, 3, 25, 77, 141, 175, 227, 293, 347, 379, 429; 21 <sup>st</sup> Century Skills: Participate in a Discussion or Debate, 586; Give an Effective Presentation, 586–587 <b>TE only:</b> Active Classroom, 5; English Language Learners, 11; Differentiate & English Language Learners, 28; Quest Civic Discussion, 224C–224D; English Language Learners, 389; English Language Learners, 456
ELD.K12.ELL.SS.1:	English language learners communicate information, ideas and concepts necessary for academic success in the content area of Social Studies.	<b>SE/TE:</b> Quest! Team Project, 3, 25, 77, 141, 175, 227, 293, 347, 379, 429; 21 <sup>st</sup> Century Skills: Participate in a Discussion or Debate, 586; Give an Effective Presentation, 586–587 <b>TE only:</b> Active Classroom, 27; English Language Learners, 32; Quest Civic Discussion, 22C–22D; Differentiate & English Language Learners, 28; English Language Learners, 389; English Language Learners, 456

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HE.912.C.2.4:	Evaluate how public health policies and government regulations can influence health promotion and disease prevention.	<b>SE/TE:</b> Health and Welfare, 367; Florida Topic Quick Study Guide, 372–373; Topic Assessment, 374; Document–Based Questions, 375
LAFS.1112.RH.1.1:	Cite specific textual evidence to support analysis of primary and secondary sources, connecting insights gained from specific details to an understanding of the text as a whole.	<b>SE/TE:</b> Primary Sources, 37–38, 241–244, 308–309, 398–399, 419–423, 484–487, 514–515; Critical Thinking, 342; Document–Based Questions, 21, 73, 137, 171, 221, 289, 343, 375, 425, 489; 21 <sup>st</sup> Century Skills: Interpret Sources, 571–572; Analyze Primary and Secondary Sources, 581–582; Compare Viewpoints, 582–583; Identify Bias, 583–584; Evaluate Existing Arguments, 584–585; Consider and Counter Opposing Arguments, 585–586
LAFS.1112.RH.1.2:	Determine the central ideas or information of a primary or secondary source; provide an accurate summary that makes clear the relationships among the key details and ideas.	<b>SE/TE:</b> Primary Sources, 38, 242, 244, 309, 485; Document–Based Questions, 223; 21 <sup>st</sup> Century Skills: Identify Main Ideas and Details, 566–567; Summarize, 567–568; Interpret Sources, 571–572; Analyze Primary and Secondary Sources, 581–582; Identify Bias, 583–584; Evaluate Existing Arguments, 584–585

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LAFS.1112.RH.1.3:	Evaluate various explanations for actions or events and determine which explanation best accords with textual evidence, acknowledging where the text leaves matters uncertain.	<b>SE/TE:</b> Primary Sources, 308–309, 398–399; Critical Thinking, 20, 72, 136, 220, 288, 342, 374, 424, 488; Document–Based Questions, 171, 343, 425; 21 <sup>st</sup> Century Skills: Interpret Sources, 571–572; Compare Viewpoints, 582–583; Consider and Counter Opposing Arguments, 585–586
LAFS.1112.RH.2.4:	Determine the meaning of words and phrases as they are used in a text, including analyzing how an author uses and refines the meaning of a key term over the course of a text (e.g., how Madison defines <i>faction</i> in <i>Federalist</i> No. 10).	<b>SE/TE:</b> Primary Sources: Determine Meaning, 37, 242, 244, 419; also see: Key Terms and Ideas, 20, 72, 136, 170, 222, 288, 342, 374, 424, 488; Writing Task, 21, 73, 137, 171, 223, 289, 343, 375, 425, 489 <b>TE only:</b> Vocabulary Builder, 4, 9, 13, 26, 31, 39, 44, 50, 57, 62, 78, 83, 88, 95, 101, 108, 114, 121, 127, 142, 147, 155, 162, 176, 181, 187, 193, 198, 206, 213, 228, 234, 245, 255, 263, 270, 277, 294, 301, 310, 317, 323, 329, 348, 354, 360, 365, 380, 388, 400, 407, 413, 430, 438, 447, 455, 460, 468, 475

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LAFS.1112.SL.1.1:	Initiate and participate effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grades 11–12 topics, texts, and issues, building on others’ ideas and expressing their own clearly and persuasively.	<b>SE/TE:</b> Quest! Team Project, 3, 25, 77, 141, 175, 227, 293, 347, 379, 429; 21 <sup>st</sup> Century Skills: Participate in a Discussion or Debate, 586; Give an Effective Presentation, 586–587 <b>TE only:</b> Active Classroom, 5; English Language Learners, 11; Differentiate & English Language Learners, 28; Quest Civic Discussion, 224C–224D; English Language Learners, 389; English Language Learners, 456
LAFS.1112.SL.1.1a:	a. Come to discussions prepared, having read and researched material under study; explicitly draw on that preparation by referring to evidence from texts and other research on the topic or issue to stimulate a thoughtful, well-reasoned exchange of ideas.	<b>SE/TE:</b> Quest! Team Project, 3, 25, 77, 141, 175, 227, 293, 347, 379, 429; 21 <sup>st</sup> Century Skills: Participate in a Discussion or Debate, 586; Give an Effective Presentation, 586–587 <b>TE only:</b> Active Classroom, 27; English Language Learners, 32; Quest Civic Discussion, 22C–22D; Differentiate & English Language Learners, 28; English Language Learners, 389; English Language Learners, 456
LAFS.1112.SL.1.1b:	b. Work with peers to promote civil, democratic discussions and decision-making, set clear goals and deadlines, and establish individual roles as needed.	<b>SE/TE:</b> Quest! Team Project: Civic Discussion, 25, 227; 21 <sup>st</sup> Century Skills: Participate in a Discussion or Debate, 586 <b>TE only:</b> Quest Civic Discussion, 22C–22D, 224C–224D

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LAFS.1112.SL.1.1c:	c. Propel conversations by posing and responding to questions that probe reasoning and evidence; ensure a hearing for a full range of positions on a topic or issue; clarify, verify, or challenge ideas and conclusions; and promote divergent and creative perspectives.	<b>SE/TE:</b> Quest! Team Project, 3, 25, 77, 141, 175, 227, 293, 347, 379, 429; 21 <sup>st</sup> Century Skills: Participate in a Discussion or Debate, 586; Give an Effective Presentation, 586–587 <b>TE only:</b> Active Classroom, 5; English Language Learners, 11; Differentiate & English Language Learners, 28; Quest Civic Discussion, 224C–224D; English Language Learners, 389; English Language Learners, 456
LAFS.1112.SL.1.1d:	a. Respond thoughtfully to diverse perspectives; synthesize comments, claims, and evidence made on all sides of an issue; resolve contradictions when possible; and determine what additional information or research is required to deepen the investigation or complete the task.	<b>SE/TE:</b> Quest! Team Project, 3, 25, 77, 141, 175, 227, 293, 347, 379, 429; 21 <sup>st</sup> Century Skills: Participate in a Discussion or Debate, 586; Give an Effective Presentation, 586–587 <b>TE only:</b> Active Classroom, 27; English Language Learners, 32; Quest Civic Discussion, 22C–22D; Differentiate & English Language Learners, 28; English Language Learners, 389; English Language Learners, 456

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LAFS.1112.SL.1.2:	Integrate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, orally) in order to make informed decisions and solve problems, evaluating the credibility and accuracy of each source and noting any discrepancies among the data.	<b>SE/TE:</b> Quest! Team Project, 141, 379; Writing Activity, Iv; Document-Based Questions & Writing Task, 21, 73, 137, 171, 221, 289, 343, 375, 425, 489; Writing Activity, 488; 21 <sup>st</sup> Century Skills: Interpret Sources, 571–572; Analyze Primary and Secondary Sources, 581–582; Compare Viewpoints, 582–583; Identify Bias, 583–584; Evaluate Existing Arguments, 584–585; Consider and Counter Opposing Arguments, 585–586 <b>TE only:</b> Synthesize, 107
LAFS.1112.SL.1.3:	Evaluate a speaker's point of view, reasoning, and use of evidence and rhetoric, assessing the stance, premises, links among ideas, word choice, points of emphasis, and tone used.	<b>SE/TE:</b> Primary Sources, 308–309, 419–423, 484–487; Document-Based Questions, 343; 21st Century Skills: Compare Viewpoints, 582–583; Identify Bias, 583–584; Evaluate Existing Arguments, 584–585; Consider and Counter Opposing Arguments, 585–586

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LAFS.1112.SL.2.4:	Present information, findings, and supporting evidence, conveying a clear and distinct perspective, such that listeners can follow the line of reasoning, alternative or opposing perspectives are addressed, and the organization, development, substance, and style are appropriate to purpose, audience, and a range of formal and informal tasks.	<b>SE/TE:</b> Quest! Team Project, 3, 25, 77, 141, 175, 227, 293, 347, 379, 429; 21 <sup>st</sup> Century Skills: Participate in a Discussion or Debate, 586; Give an Effective Presentation, 586–587



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LAFS.1112.WHST.1.1:	Write arguments focused on <i>discipline-specific content</i> .	<b>SE/TE:</b> Writing Activity: Argument/Persuasion, 72, 170, 288, 374; 21st Century Skills: Evaluate Existing Arguments, 584–585; Consider and Counter Opposing Arguments, 585–586
LAFS.1112.WHST.1.1a:	a. Introduce precise, knowledgeable claim(s), establish the significance of the claim(s), distinguish the claim(s) from alternate or opposing claims, and create an organization that logically sequences the claim(s), counterclaims, reasons, and evidence.	<b>SE/TE:</b> Writing Activity: Argument/Persuasion, 72, 170, 288, 374; 21st Century Skills: Evaluate Existing Arguments, 584–585

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LAFS.1112.WHST.1.1b:	b. Develop claim(s) and counterclaims fairly and thoroughly, supplying the most relevant data and evidence for each while pointing out the strengths and limitations of both claim(s) and counterclaims in a discipline-appropriate form that anticipates the audience’s knowledge level, concerns, values, and possible biases.	<b>SE/TE:</b> Writing Activity: Argument/Persuasion, 72, 170, 288, 374; 21st Century Skills: Evaluate Existing Arguments, 584–585; Consider and Counter Opposing Arguments, 585–586
LAFS.1112.WHST.1.1c:	a. Use words, phrases, and clauses as well as varied syntax to link the major sections of the text, create cohesion, and clarify the relationships between claim(s) and reasons, between reasons and evidence, and between claim(s) and counterclaims.	<b>SE/TE:</b> Writing Activity: Argument/Persuasion, 72, 170, 288, 374; Writing Task: Argument/Persuasion, 21, 73, 137, 223, 343, 375, 425, 489

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LAFS.1112.WHST.1.1d:	b. Establish and maintain a formal style and objective tone while attending to the norms and conventions of the discipline in which they are writing.	<b>SE/TE:</b> Writing Activity: Argument/Persuasion, 72, 170, 288, 374
LAFS.1112.WHST.1.1e:	c. Provide a concluding statement or section that follows from or supports the argument presented.	<b>SE/TE:</b> Writing Activity: Argument/Persuasion, 72, 170, 288, 374
LAFS.1112.WHST.1.2:	Write informative/explanatory texts, including the narration of historical events, scientific procedures/ experiments, or technical processes.	<b>SE/TE:</b> Assessment Writing, xxxvii; Writing Activity: Essay (research/informative), 20, 136, 222, 342, 424, 488; Writing Task: Essay (research/informative), 171, 289; 21st Century Skills: Write an Essay, 587-588

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LAFS.1112.WHST.1.2a:	a. Introduce a topic and organize complex ideas, concepts, and information so that each new element builds on that which precedes it to create a unified whole; include formatting (e.g., headings), graphics (e.g., figures, tables), and multimedia when useful to aiding comprehension.	<b>SE/TE:</b> Assessment Writing, xxxvii; Writing Activity: Essay (research/informative), 20, 136, 222, 342, 424, 488; Writing Task: Essay (research/informative), 171, 289; 21st Century Skills: Write an Essay, 587-588
LAFS.1112.WHST.1.2b:	b. Develop the topic thoroughly by selecting the most significant and relevant facts, extended definitions, concrete details, quotations, or other information and examples appropriate to the audience's knowledge of the topic.	<b>SE/TE:</b> Assessment Writing, xxxvii; Writing Activity: Essay (research/informative), 20, 136, 222, 342, 424, 488; Writing Task: Essay (research/informative), 171, 289; 21st Century Skills: Write an Essay, 587-588

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LAFS.1112.WHST.1.2c:	c. Use varied transitions and sentence structures to link the major sections of the text, create cohesion, and clarify the relationships among complex ideas and concepts.	<b>SE/TE:</b> Assessment Writing, xxxvii; Writing Activity: Essay (research/informative), 20, 136, 222, 342, 424, 488; Writing Task: Essay (research/informative), 171, 289; 21st Century Skills: Write an Essay, 587–588
LAFS.1112.WHST.1.2d:	a. Use precise language, domain-specific vocabulary and techniques such as metaphor, simile, and analogy to manage the complexity of the topic; convey a knowledgeable stance in a style that responds to the discipline and context as well as to the expertise of likely readers.	<b>SE/TE:</b> Assessment Writing, xxxvii; Writing Activity: Essay (research/informative), 20, 136, 222, 342, 424, 488; Writing Task: Essay (research/informative), 171, 289; 21st Century Skills: Write an Essay, 587–588
LAFS.1112.WHST.1.2e:	b. Provide a concluding statement or section that follows from and supports the information or explanation provided (e.g., articulating implications or the significance of the topic).	<b>SE/TE:</b> Assessment Writing, xxxvii; Writing Activity: Essay (research/informative), 20, 136, 222, 342, 424, 488; Writing Task: Essay (research/informative), 171, 289; 21st Century Skills: Write an Essay, 587–588

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LAFS.1112.WHST.2.4:	Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.	<b>SE/TE:</b> Writing Activity, 20, 72, 136, 170, 222, 288, 342, 374, 424, 488; Writing Task, 21, 73, 137, 171, 223, 289, 343, 375, 425, 489; 21st Century Skills: Write an Essay, 587–588
LAFS.1112.WHST.2.5:	Develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach, focusing on addressing what is most significant for a specific purpose and audience.	<b>SE/TE:</b> 21st Century Skills: Write an Essay, 587–588; also see: Writing Task, 21, 73, 137, 171, 223, 289, 343, 375, 425, 489; Writing Activity, 20, 72, 136, 170, 222, 288, 342, 374, 424, 488
LAFS.1112.WHST.2.6:	Use technology, including the Internet, to produce, publish, and update individual or shared writing products in response to ongoing feedback, including new arguments or information.	<b>SE/TE:</b> Give an Effective Presentation, 586; Write an Essay, 587–588 <b>TE:</b> Write a Blog, 203, 330; Update a Blog, 211, 336; Write and Update a Wiki, 351, 482; Synthesize, 107; Guided Reading and Discussion, 336
SS.912.E.1.1:	Identify the factors of production and why they are necessary for the production of goods and services.	<b>SE/TE:</b> Entrepreneurs Use Factors of Production, 5–7; Assessment, 8; Topic Assessment, 20

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SS.912.E.1.10:	Explain the use of fiscal policy (taxation, spending) to promote price stability, full employment, and economic growth.	<b>SE/TE:</b> Discouraged Workers, 322; How Fiscal Policy Decisions Impact the Economy, 383–385; The Limits and Costs of Fiscal Policy, 385–387; Fiscal Policy Options, 388–397; Florida Topic Quick Study Guide, 422–423; Topic Assessment, 424
SS.912.E.1.11:	Explain how the Federal Reserve uses the tools of monetary policy (discount rate, reserve requirement, open market operations) to promote price stability, full employment, and economic growth.	<b>SE/TE:</b> Monetary Policy Options, 407–412; The Effects of Monetary Policy, 413–418; Primary Source: The Role of Monetary Policy: Milton Friedman, 419–420; Florida Topic Quick Study Guide, 422–423; Topic Assessment, 424
SS.912.E.1.12:	Examine the four phases of the business cycle (peak, contraction - unemployment, trough, expansion - inflation).	<b>SE/TE:</b> Business Cycles, 301–307; Florida Topic Quick Study Guide, 340–341; Topic Assessment, 342 <b>TE only:</b> English Language Learners, 302; English Language Learners, 304; Differentiate, 305; Demonstrate, 307
SS.912.E.1.13:	Explain the basic functions and characteristics of money, and describe the composition of the money supply in the United States.	<b>SE/TE:</b> The Role of Money, 228–233; The Money Supply, 255–256; Florida Topic Quick Study Guide, 286; Topic Assessment, 288 <b>TE only:</b> Active Classroom & Differentiate: On-Level, 228 English Language Learners, 256

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SS.912.E.1.14:	Compare credit, savings, and investment services available to the consumer from financial institutions.	<b>SE/TE:</b> Functions of Financial Institutions, 256–260; Types of Financial Institutions, 260–261; Assessment, 262; Investing, 263–269; Topic Assessment, 288
SS.912.E.1.15:	Describe the risk and return profiles of various investment vehicles and the importance of diversification	<b>SE/TE:</b> Financial Intermediaries, 265–267; Liquidity, Return, and Risk, 267–269; Florida Topic Quick Study Guide, 286–287; Topic Assessment, 288; also see: Bonds and Other Financial Assets, 270–276; Stocks, 277–285
SS.912.E.1.16:	Construct a one-year budget plan for a specific career path including expenses and construction of a credit plan for purchasing a major item	<b>SE/TE:</b> Budgeting, 261–262; Topic Assessment: Identify Steps in a Process, 288; Personal Finance: Budgeting, 518–520
SS.912.E.1.2:	Analyze production possibilities curves to explain choice, scarcity, and opportunity costs.	<b>SE/TE:</b> Production Possibilities, 13–16; Topic Assessment, 20 <b>TE:</b> Differentiate (all levels), 14



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SS.912.E.1.3:	Compare how the various economic systems (traditional, market, command, mixed) answer the questions: (1) What to produce?; (2) How to produce?; and (3) For whom to produce?	<b>SE/TE:</b> Free Enterprise and Other Economic Systems, 22–23; Florida Topic 2 Overview, 24; Quest Team Project, 25; The Three Key Economic Questions, 26–30; Free Markets, 31–36; Centrally Planned Economies, 39–43; Mixed Economies, 44–49; Florida Topic Quick Study Guide, 70–71; Topic Assessment, 72; Document–Based Assessment, 73
SS.912.E.1.4:	Define supply, demand, quantity supplied, and quantity demanded; graphically illustrate situations that would cause changes in each, and demonstrate how the equilibrium price of a product is determined by the interaction of supply and demand in the market place.	<b>SE/TE:</b> Fundamentals of Demand, 78–82; Shifts in Demand, 83–87; Elasticity of Demand, 88–94; Fundamentals of Supply, 95–100; Changes in Supply, 108–113; Equilibrium and Price Controls, 114–120; Changes in Market Equilibrium, 121–126; Prices at Work, 127–133; Florida Topic Quick Study Guide, 134–135; Topic Assessment, 136
SS.912.E.1.5:	Compare different forms of business organizations.	<b>SE/TE:</b> Sole Proprietorships, 176–180; Partnerships and Franchises, 181–186; Corporations, 187–192; Nonprofit Organizations, 193–197; Florida Topic Quick Study Guide, 220–221; Topic Assessment, 222

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SS.912.E.1.6:	Compare the basic characteristics of the four market structures (monopoly, oligopoly, monopolistic competition, pure competition).	<b>SE/TE:</b> Competition and Market Structures, 138–139; Florida Topic 4 Overview, 140; Quest Team Project, 141; Pure Competition, 142–146; Monopolies, 147–154; Monopolistic Competition and Oligopoly, 155–161; Florida Topic Quick Study Guide, 220–221; Topic Assessment, 222
SS.912.E.1.7:	Graph and explain how firms determine price and output through marginal cost analysis.	<b>SE/TE:</b> Thinking at the Margin, 11–12; Florida Topic Quick Study Guide, 18–19; Topic Assessment, 20; Marginal Cost, 104; Setting Output, 104–106; Assessment, 107; The Effect of Input Costs on Supply, 108–109; Florida Topic Quick Study Guide, 134; Topic Assessment, 136 <b>TE only:</b> Demonstrate, 16
SS.912.E.1.8:	Explain ways firms engage in price and nonprice competition.	<b>SE/TE:</b> How Markets Self-Regulate, 34–36; Topic Assessment, 72; Monopolistic Competition and Oligopoly, 155–161; Florida Topic Quick Study Guide, 168; Topic Assessment, 170
SS.912.E.1.9:	Describe how the earnings of workers are determined.	<b>SE/TE:</b> The Labor Force, 198–205; Labor and Wages, 206–212; Labor Unions, 213–219; Topic Assessment, 222; also see: Document-Based Assessment, 137
SS.912.E.2.1:	Identify and explain broad economic goals.	<b>SE/TE:</b> Economic Goals of Society, 28–30; Topic Assessment, 72
SS.912.E.2.10:	Describe the organization and functions of the Federal Reserve System.	<b>SE/TE:</b> The Federal Reserve System, 238; The History of the Federal Reserve System, 246–248; The Structure of the Federal Reserve System, 248–250; The Fed’s Roles: Serving the Government, 250–251; The Fed’s Roles: Serving and Regulating Banks, 251–253; The Fed’s Roles: Regulating the Money Supply, 253–254; Florida Topic Quick Study Guide, 286; Topic Assessment, 288

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SS.912.E.2.11:	Assess the economic impact of negative and positive externalities on the local, state, and national environment.	<b>SE/TE:</b> Externalities, 65–67; Assessment, 68; Florida Topic Quick Study Guide, 70; Topic Assessment, 72
SS.912.E.2.12:	Construct a circular flow diagram for an open-market economy including elements of households, firms, government, financial institutions, product and factor markets, and international trade.	<b>SE/TE:</b> Circular Flow Model of a Mixed Economy, 46–47; Topic Assessment, 72; Analyze Charts, 436; A Circular Flow Model Including Finance and Trade, 437; Topic Assessment, 488
SS.912.E.2.2:	Use a decision-making model to analyze a public policy issue affecting the student's community that incorporates defining a problem, analyzing the potential consequences, and considering the alternatives.	<b>SE/TE:</b> Celebrate Florida: Government: Assessment, xlix; Economy: Assessment, lv; Place in the World: Assessment, lix; Celebrate Florida Quest, lxii–lxiii

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SS.912.E.2.3:	Research contributions of entrepreneurs, inventors, and other key individuals from various gender, social, and ethnic backgrounds in the development of the United States.	<b>SE/TE:</b> Topic Assessment: Writing Activity, 20, 222; The History of the Labor Movement, 214–215; American Banking Before the Civil War, 234–236; also see: Technological Progress, 60–61 <b>TE only:</b> Conduct Research, 51; Compare, 56
SS.912.E.2.4:	Diagram and explain the problems that occur when government institutes wage and price controls, and explain the rationale for these controls.	<b>SE/TE:</b> Price Ceilings, 117–119; Price Floors, 119–120; Topic Assessment, 136; Document-Based Questions, 137; Deregulation, 165–167 <b>TE only:</b> Price Ceilings, 117; Price Floors, 119
SS.912.E.2.5:	Analyze how capital investments may impact productivity and economic growth.	<b>SE/TE:</b> Capital Deepening, 311–312; Saving and Investment, 312–313; Topic Assessment, 342 <b>TE only:</b> Saving and Investment, 312; Draw Conclusions, 313; Summarize and Draw Conclusions, 313; Identify Causes and Effects, 314
SS.912.E.2.6:	Examine the benefits of natural monopolies and the purposes of government regulation of these monopolies.	<b>SE/TE:</b> Natural Monopolies, 149; Technological Monopolies, 149; Franchises and Licenses, 150; Industrial Organizations, 150–151; Florida Topic Quick Study Guide, 70; Topic Assessment, 170 <b>TE only:</b> Characteristics of a Monopoly, 147; Active Classroom, 148; Analyze Visuals, 152

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SS.912.E.2.7:	Identify the impact of inflation on society.	<b>SE/TE:</b> How Rising Prices Affect You, 323–324; Interpreting Effects of Inflation, 327–328; Florida Topic Quick Study Guide, 340; Topic Assessment, 342 <b>TE only:</b> Start Up Activity, 323; Identify Effects, 324
SS.912.E.2.8:	Differentiate between direct and indirect taxes, and describe the progressivity of taxes (progressive, proportional, regressive).	<b>SE/TE:</b> Understanding Taxes, 348–353; Federal Taxes, 354–359; Revenue for State Budgets 367–369; Florida Topic Quick Study Guide, 372–373; Topic Assessment, 374
SS.912.E.2.9:	Analyze how changes in federal spending and taxation affect budget deficits and surpluses and the national debt.	<b>SE/TE:</b> Mandatory and Discretionary Spending, 360–361; Spending on Discretionary Programs, 363–364 Budget Surpluses and Deficits, 400–402; Deficits and the National Debt, 402–403; Topic Assessment, 424 <b>TE only:</b> Essential Question, 376; Debating Monetary Policy, 417
SS.912.E.3.1:	Demonstrate the impact of inflation on world economies.	<b>SE/TE:</b> Interpreting Effects of Inflation, 327–328; Recent Trends in the Rate of Inflation, 328; Topic Assessment, 342 <b>TE only:</b> Guided Reading and Discussion, 327
SS.912.E.3.2:	Examine absolute and comparative advantage, and explain why most trade occurs because of comparative advantage.	<b>SE/TE:</b> Foreign Trade, 314; Resource Distribution and Specialization, 430–432; Absolute and Comparative Advantage, 432–434; Assessment, 437; Florida Topic Quick Study Guide, 486; Topic Assessment, 488 <b>TE only:</b> Comparative Advantage and World Trade, 432

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SS.912.E.3.3:	Discuss the effect of barriers to trade and why nations sometimes erect barriers to trade or establish free trade zones.	<b>SE/TE:</b> Trade Barriers and Agreements, 438–445; Assessment, 446; Florida Topic Quick Study Guide, 486–487; Topic Assessment, 488; Document–Based Questions, 489 <b>TE only:</b> Interpret, 440; Summarize, 441; Evaluate, 442, Synthesize & Demonstrate, 446
SS.912.E.3.4:	Assess the economic impact of negative and positive externalities on the international environment.	<b>SE/TE:</b> Development and the Environment, 457–458; Topic Assessment, 488 <b>TE only:</b> Assess Impacts, 457
SS.912.E.3.5:	Compare the current United States economy with other developed and developing nations.	<b>SE/TE:</b> Determining the Value of Currency, 450–451; Balance of Trade, 451–452; Development, 453–459; A Growing Trade Deficit, 453–454; Florida Topic Quick Study Guide, 486–487; Topic Assessment, 488 <b>TE only:</b> Research and Compare, 457
SS.912.E.3.6:	Differentiate and draw conclusions about historical economic thought theorized by economists.	<b>SE/TE:</b> Forecasting Business Cycles, 304–305; Debating Monetary Policy, 417–418; Primary Sources: Contrasting Views of the New Deal, 308–309; The Role of Monetary Policy: Milton Friedman, 419–420; The Economic Role of the Government: Two Views, 398–399; Topic Assessment, 424
SS.912.FL.1.1:	Discuss that people choose jobs or careers for which they are qualified based on non-income factors, such as job satisfaction, independence, risk, family, or location.	<b>SE/TE:</b> Personal Finance Handbook: Know Where to Look, 557

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SS.912.FL.1.2:	Explain that people vary in their willingness to obtain more education or training because these decisions involve incurring immediate costs to obtain possible future benefits. Describe how discounting the future benefits of education and training may lead some people to pass up potentially high rates of return that more education and training may offer.	<b>SE/TE:</b> Personal Finance Handbook: Almost Priceless, 553–554
SS.912.FL.1.3:	Evaluate ways people can make more informed education, job, or career decisions by evaluating the benefits and costs of different choices.	<b>SE/TE:</b> Personal Finance Handbook: Consumer Smarts, 544–547; Home Ownership, 550; E-Buyer Be Aware, 553; After High School, 553–558

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SS.912.FL.1.4:	Analyze the reasons why the wage or salary paid to workers in jobs is usually determined by the labor market and that businesses are generally willing to pay more productive workers higher wages or salaries than less productive workers.	<b>SE/TE:</b> Wages and Benefits Trends, 204–205; Labor and Wages, 206–212; Florida Topic Quick Study Guide, 220–221; Topic Assessment, 222
SS.912.FL.1.5:	Discuss reasons why changes in economic conditions or the labor market can cause changes in a worker’s income or may cause unemployment.	<b>SE/TE:</b> Wages and Benefits Trends, 204–205; Labor and Wages, 206–212; Florida Topic Quick Study Guide, 220–221; Topic Assessment, 222
SS.912.FL.1.6:	Explain that taxes are paid to federal, state, and local governments to fund government goods and services and transfer payments from government to individuals and that the major types of taxes are income taxes, payroll (Social Security) taxes, property taxes, and sales taxes.	<b>SE/TE:</b> Personal Finance Handbook: Taxes and Income, 558–561



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SS.912.FL.1.7:	Discuss how people's sources of income, amount of income, as well as the amount and type of spending affect the types and amounts of taxes paid.	<b>SE/TE:</b> Personal Finance Handbook: Taxes and Income, 558–561
SS.912.FL.2.1:	Compare consumer decisions as they are influenced by the price of a good or service, the price of alternatives, and the consumer's income as well as his or her preferences.	<b>SE/TE:</b> The Price System, 127–132
SS.912.FL.2.2:	Analyze situations in which when people consume goods and services, their consumption can have positive and negative effects on others.	<b>SE/TE:</b> Choice and Efficiency, 130–131

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SS.912.FL.2.3:	Discuss that when buying a good, consumers may consider various aspects of the product including the product's features. Explain why for goods that last for a longer period of time, the consumer should consider the product's durability and maintenance costs.	<b>SE/TE:</b> Personal Finance Handbook: Consumer Smarts, 544-547
SS.912.FL.2.4:	Describe ways that consumers may be influenced by how the price of a good is expressed.	<b>SE/TE:</b> Choice and Efficiency, 130
SS.912.FL.2.5:	Discuss ways people incur costs and realize benefits when searching for information related to their purchases of goods and services and describe how the amount of information people should gather depends on the benefits and costs of the information.	<b>SE/TE:</b> Personal Finance Handbook: Consumer Smarts, 544-547; Home Ownership, 550

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SS.912.FL.2.6:	Explain that people may choose to donate money to charitable organizations and other not-for-profits because they gain satisfaction from donating.	<b>SE/TE:</b> Personal Finance Handbook: 1040 and Beyond, 561
SS.912.FL.2.7:	Examine governments establishing laws and institutions to provide consumers with information about goods or services being purchased and to protect consumers from fraud.	<b>SE/TE:</b> The Limited Role of Government in the Marketplace, 54–55; Chart: Major Federal Regulatory Agencies, 55
SS.912.FL.3.1:	Discuss the reasons why some people have a tendency to be impatient and choose immediate spending over saving for the future.	<b>SE/TE:</b> Personal Finance Handbook: Your Fiscal Fitness: An Introduction, 516–517

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SS.912.FL.3.2:	Examine the ideas that inflation reduces the value of money, including savings, that the real interest rate expresses the rate of return on savings, taking into account the effect of inflation and that the real interest rate is calculated as the nominal interest rate minus the rate of inflation.	<b>SE/TE:</b> Interpreting Effects of Inflation, 327-328; Personal Finance Handbook: Get Help From Interest, 525; Basic Investing, 525
SS.912.FL.3.3:	Compare the difference between the nominal interest rate which tells savers how the dollar value of their savings or investments will grow, and the real interest rate which tells savers how the purchasing power of their savings or investments will grow.	<b>SE/TE:</b> Personal Finance Handbook: Savings Account, 532

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SS.912.FL.3.4:	Describe ways that money received (or paid) in the future can be compared to money held today by discounting the future value based on the rate of interest	<b>SE/TE:</b> Personal Finance Handbook: The Magic of Compound Interest, 531; Other Benefits, 531
SS.912.FL.3.5:	Explain ways that government agencies supervise and regulate financial institutions to help protect the safety, soundness, and legal compliance of the nation's banking and financial system.	<b>SE/TE:</b> Information and Free Enterprise, 54–55; Chart: Major Federal Regulatory Agencies, 55; Conducting Bank Examinations, 253; Assessment, 254
SS.912.FL.3.6:	Describe government policies that create incentives and disincentives for people to save.	<b>SE/TE:</b> Types of Bonds, 273; Monetary Tool #2: The Discount Rate, 410; Monetary Tool #3: Open Market Operations, 411–412; The Basics of Monetary Policy, 413–414; Topic Assessment, 424

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SS.912.FL.3.7:	Explain how employer benefit programs create incentives and disincentives to save and how an employee's decision to save can depend on how the alternatives are presented by the employer.	<b>SE/TE:</b> Personal Finance Handbook: Where Does the Money Come From? 533; 401(k), 534; Other Accounts, 534
SS.912.FL.4.1:	Discuss ways that consumers can compare the cost of credit by using the annual percentage rate (APR), initial fees charged, and fees charged for late payment or missed payments.	<b>SE/TE:</b> Personal Finance Handbook: Credit Traps and Tips, 537; Read the Fine Print, 538

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SS.912.FL.4.10:	Analyze the fact that, in extreme cases, bankruptcy may be an option for consumers who are unable to repay debt, and although bankruptcy provides some benefits, filing for bankruptcy also entails considerable costs, including having notice of the bankruptcy appear on a consumer's credit report for up to 10 years.	<b>SE/TE:</b> Personal Finance Handbook: Bankruptcy: The Last Resort, 539–540
SS.912.FL.4.11:	Explain that people often apply for a mortgage to purchase a home and identify a mortgage is a type of loan that is secured by real estate property as collateral.	<b>SE/TE:</b> Personal Finance Handbook: It's All About Risk, 542; Home Ownership, 550

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SS.912.FL.4.12:	Discuss that consumers who use credit should be aware of laws that are in place to protect them and that these include requirements to provide full disclosure of credit terms such as APR and fees, as well as protection against discrimination and abusive marketing or collection practices.	<b>SE/TE:</b> The Truth-in-Lending Act, 55; Personal Finance Handbook: Read the Fine Print, 538-540; Credit Counseling, 529; Bankruptcy: The Last Resort, 539-540
SS.912.FL.4.13:	Explain that consumers are entitled to a free copy of their credit report annually so that they can verify that no errors were made that might increase their cost of credit.	<b>SE/TE:</b> Personal Finance Handbook: Protecting Your Credit, 535-536; Check Your Credit, 552



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SS.912.FL.4.2:	Discuss that banks and financial institutions sometimes compete by offering credit at low introductory rates, which increase after a set period of time or when the borrower misses a payment or makes a late payment.	<b>SE/TE:</b> Personal Finance Handbook: Credit Traps and Tips, 537; The Cost of Cash, 538; Read the Fine Print, 539
SS.912.FL.4.3:	Explain that loans can be unsecured or secured with collateral, that collateral is a piece of property that can be sold by the lender to recover all or part of a loan if the borrower fails to repay. Explain why secured loans are viewed as having less risk and why lenders charge a lower interest rate than they charge for unsecured loans.	<b>SE/TE:</b> Personal Finance Handbook: Types of Loans, 538

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SS.912.FL.4.4:	Describe why people often make a cash payment to the seller of a good—called a down payment—in order to reduce the amount they need to borrow. Describe why lenders may consider loans made with a down payment to have less risk because the down payment gives the borrower some equity or ownership right away and why these loans may carry a lower interest rate.	<b>SE/TE:</b> Personal Finance Handbook: Types of Loans, 538
SS.912.FL.4.5:	Explain that lenders make credit decisions based in part on consumer payment history. Credit bureaus record borrowers' credit and payment histories and provide that information to lenders in credit reports.	<b>SE/TE:</b> Personal Finance Handbook: Establishing Your Credit, 535; Your Credit Report, 535

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SS.912.FL.4.6:	Discuss that lenders can pay to receive a borrower's credit score from a credit bureau and that a credit score is a number based on information in a credit report and assesses a person's credit risk.	<b>SE/TE:</b> Personal Finance Handbook: Your Credit Report, 535; Protecting Your Credit, 535-536
SS.912.FL.4.7:	Describe that, in addition to assessing a person's credit risk, credit reports and scores may be requested and used by employers in hiring decisions, landlords in deciding whether to rent apartments, and insurance companies in charging premiums.	<b>SE/TE:</b> Personal Finance Handbook: Your Credit Report, 535; Protecting Your Credit, 535-536

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SS.912.FL.4.8:	Examine the fact that failure to repay a loan has significant consequences for borrowers such as negative entries on their credit report, repossession of property (collateral), garnishment of wages, and the inability to obtain loans in the future.	<b>SE/TE:</b> Making Loans, 258; also see: Your Credit Report, 535; Bankruptcy: The Last Resort, 539–540
SS.912.FL.4.9:	Explain that consumers who have difficulty repaying debt can seek assistance through credit counseling services and by negotiating directly with creditors.	<b>SE/TE:</b> Personal Finance Handbook: Caught in the Debt Spiral, 539; Credit Counseling, 539
SS.912.FL.5.1:	Compare the ways that federal, state, and local tax rates vary on different types of investments. Describe the taxes effect on the after-tax rate of return of an investment.	<b>SE/TE:</b> Double Taxation, 189–190; Individual Income Tax, 368; Corporate Income Tax, 368–369

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SS.912.FL.5.10:	Explain that people vary in their willingness to take risks because the willingness to take risks depends on factors such as personality, income, and family situation.	<b>SE/TE:</b> Personal Finance Handbook: Investments, 525–529; Savings and Retirement, 531, 532, 534; also see: Liquidity, Return, and Risk, 267–269
SS.912.FL.5.11:	Describe why an economic role for a government may exist if individuals do not have complete information about the nature of alternative investments or access to competitive financial markets.	<b>SE/TE:</b> Stability, 59; Secure Financial Markets, 59–60
SS.912.FL.5.12:	Compare the Securities and Exchange Commission (SEC), the Federal Reserve, and other government agencies that regulate financial markets.	<b>SE/TE:</b> More Regulation, 190; Securities and Exchange Commission, 274; The Structure of the Federal Reserve System, 248–250
SS.912.FL.5.2:	Explain how the expenses of buying, selling, and holding financial assets decrease the rate of return from an investment.	<b>SE/TE:</b> Personal Finance Handbook: Investments, 525–529; Savings and Retirement, 530–534

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SS.912.FL.5.3:	Discuss that buyers and sellers in financial markets determine prices of financial assets and therefore influence the rates of return on those assets.	<b>SE/TE:</b> Personal Finance Handbook: Investments, 525–529
SS.912.FL.5.4:	Explain that an investment with greater risk than another investment will commonly have a lower market price, and therefore a higher rate of return, than the other investment.	<b>SE/TE:</b> Personal Finance Handbook: Investments, 525–529; also see: Liquidity, Return, and Risk, 267–269
SS.912.FL.5.5:	Explain that shorter-term investments will likely have lower rates of return than longer-term investments.	<b>SE/TE:</b> Personal Finance Handbook, pp. 525–529
SS.912.FL.5.6:	Describe how diversifying investments in different types of financial assets can lower investment risk.	<b>SE/TE:</b> Sharing Risk, 266; Providing Information, 266; Personal Finance Handbook: Other Options, 528; The Final Word, 529

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SS.912.FL.5.7:	Describe how financial markets adjust to new financial news and that prices in those markets reflect what is known about those financial assets.	<b>SE/TE:</b> Personal Finance Handbook: The Name Is Bond, 526; Stock Up, 526
SS.912.FL.5.8:	Discuss ways that the prices of financial assets are affected by interest rates and explain that the prices of financial assets are also affected by changes in domestic and international economic conditions, monetary policy, and fiscal policy.	<b>SE/TE:</b> Monetary Tool #2: The Discount Rate, 410; Monetary Tool #3: Open Market Operations, 411; The Effects of Monetary Policy, 413–418; Topic Assessment, 424

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SS.912.FL.5.9:	Examine why investors should be aware of tendencies that people have that may result in poor choices, which may include avoiding selling assets at a loss because they weigh losses more than they weigh gains and investing in financial assets with which they are familiar, such as their own employer's stock or domestic rather than international stocks.	<b>SE/TE:</b> Personal Finance Handbook: Stock Up, 526
SS.912.FL.6.1:	Describe how individuals vary with respect to their willingness to accept risk and why most people are willing to pay a small cost now if it means they can avoid a possible larger loss later.	<b>SE/TE:</b> Personal Finance Handbook: Other Options, 528; The Final Word, 529
SS.912.FL.6.10:	Compare federal and state regulations that provide some remedies and assistance for victims of identity theft.	<b>SE/TE:</b> Personal Finance Handbook: Prime Target: You, 551; Fighting Fraud, 553



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SS.912.FL.6.2:	Analyze how judgment regarding risky events is subject to errors because people tend to overestimate the probability of infrequent events, often because they've heard of or seen a recent example.	<b>SE/TE:</b> Personal Finance Handbook: What Is Insurance? 540
SS.912.FL.6.3:	Describe why people choose different amounts of insurance coverage based on their willingness to accept risk, as well as their occupation, lifestyle, age, financial profile, and the price of insurance.	<b>SE/TE:</b> Personal Finance Handbook: Changing Needs, 541–542; It's All About Risk, 542
SS.912.FL.6.4:	Explain that people may be required by governments or by certain types of contracts (e.g., home mortgages) to purchase some types of insurance.	<b>SE/TE:</b> Personal Finance Handbook: It's All About Risk, 542

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SS.912.FL.6.5:	Describe how an insurance contract can increase the probability or size of a potential loss because having the insurance results in the person taking more risks, and that policy features such as deductibles and copayments are cost-sharing features that encourage the policyholder to take steps to reduce the potential size of a loss (claim).	<b>SE/TE:</b> Personal Finance Handbook: What Is Insurance? 540; Get Insured, 543; also see: Other Mandatory Spending Programs, 362-363
SS.912.FL.6.6:	Explain that people can lower insurance premiums by behaving in ways that show they pose a lower risk.	<b>SE/TE:</b> Personal Finance Handbook: Cut Your Costs, 543-544; Should I Use an Agent? 544

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SS.912.FL.6.7:	Compare the purposes of various types of insurance, including that health insurance provides for funds to pay for health care in the event of illness and may also pay for the cost of preventative care; disability insurance is income insurance that provides funds to replace income lost while an individual is ill or injured and unable to work; property and casualty insurance pays for damage or loss to the insured's property; life insurance benefits are paid to the insured's beneficiaries in the event of the policyholder's death.	<b>SE/TE:</b> Personal Finance Handbook: Types of Insurance, 540–541

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SS.912.FL.6.8:	Discuss the fact that, in addition to privately purchased insurance, some government benefit programs provide a social safety net to protect individuals from economic hardship created by unexpected events.	<b>SE/TE:</b> The Poverty Problem, 67–68; Florida Topic Quick Study Guide, 70; The Economic Goal of Equity, 333–337; Assessment, 338; Florida Topic Quick Study Guide, 340; Topic Assessment, 342; Social Security, Medicare, and Unemployment Taxes, 357–358
SS.912.FL.6.9:	Explain that loss of assets, wealth, and future opportunities can occur if an individual's personal information is obtained by others through identity theft and then used fraudulently, and that by managing their personal information and choosing the environment in which it is revealed, individuals can accept, reduce, and insure against the risk of loss due to identity theft.	Personal Finance Handbook: A Growing Crime, 550; It Can Happen Anywhere, 550–551; Lower Your Risk, 551–552; Buying Online, 552–553

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SS.912.G.2.2:	Describe the factors and processes that contribute to the differences between developing and developed regions of the world.	<b>SE/TE:</b> Development, 455–459; Growth, Resources, and Development, 460–467; Florida Topic Quick Study Guide, 486–487; Topic Assessment: Writing Activity, 488
SS.912.G.3.3:	Use geographic terms and tools to explain differing perspectives on the use of renewable and non-renewable resources in Florida, the United States, and the world.	<b>SE/TE:</b> Celebrate Florida: Florida's Geography, xxxii–xxxvii; Environment Versus Development, 480–481; Competition for Resources, 481; Topic Assessment: Writing Activity, 488
SS.912.G.4.4:	Use geographic terms and tools to analyze case studies of issues in globalization.	<b>SE/TE:</b> Finance and Development, 464–466; Promoting Development, 466–467; Ongoing Issues, 480–483; Topic Assessment, 488