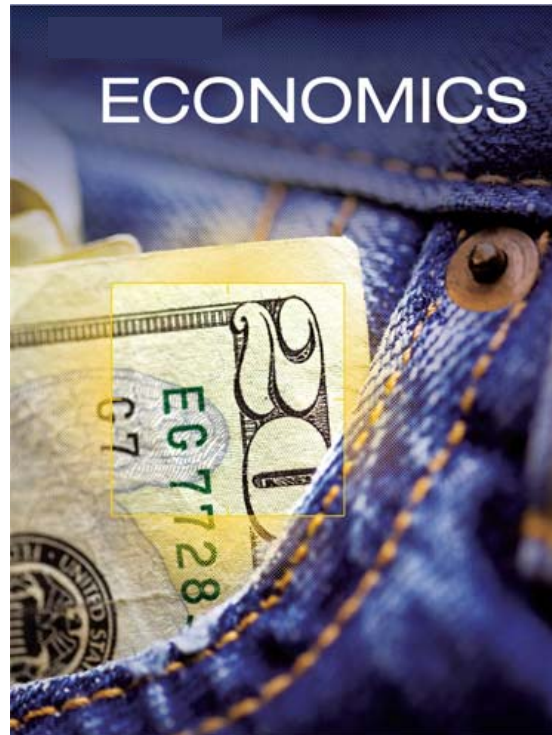


**A Correlation of**



**to the**

**West Virginia Evaluation Criteria  
Group I - Social Studies, Economics**

## Table of Contents

<b>NON-NEGOTIABLE EVALUATION CRITERIA .....</b>	<b>3</b>
<b>GENERAL EVALUATION CRITERIA.....</b>	<b>5</b>
<b>SPECIFIC EVALUATION CRITERIA.....</b>	<b>25</b>

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<b>PUBLISHER:</b>	Savvas Learning Company		
<b>SUBJECT:</b>	Economics	<b>SPECIFIC GRADE:</b>	9-12
<b>COURSE:</b>	7032	<b>TITLE</b>	Economics
<b>COPYRIGHT:</b>	2016		
<b>SE ISBN:</b>	9780133328431	<b>TE ISBN:</b>	9780133307047

**2018 Instructional Materials Adoption procedure is subject to change based on pending legislation.**

### NON-NEGOTIABLE EVALUATION CRITERIA

**2019-2025  
Group I – Social Studies  
CCR Economics**

Equity, Accessibility and Format			
Yes	No	CRITERIA	NOTES
X		<b>1. INTER-ETHNIC</b> The instructional materials meet the requirements of inter-ethnic: concepts, content and illustrations, as set by WV Board of Education Policy 2445.41.	The photos throughout <b>Savvas Economics</b> connect with an array of cultures and ethnicities with which a variety of students can identify. Sample references include: Photos: 20, 22, 47, 87, 133, 158, 196, 241, 326, 378, 482
X		<b>2. EQUAL OPPORTUNITY</b> The instructional material meets the requirements of equal opportunity: concepts, content, illustration, heritage, roles contributions, experiences and achievements of males and females in American and other cultures.	A variety of races, colors, genders, nationalities, and potential religions are highlighted throughout <b>Savvas Economics</b> . Sample references include: Photos: 2, 10, 44, 98, 128, 182, 198, 439, 491
X		<b>3. FORMAT</b> This resource includes an interactive electronic/digital component for students.	The digital course of <b>Savvas Economics</b> delivered through Savvas Realize gives teachers and students engaging content, embedded assessments, instant data, and flexible tools. Also see: Social Studies Reimagined, v–ix; Digital Resources: Core Concepts; Interactive Primary Sources, xxi; Biographies, xxii; 21 <sup>st</sup> Century Skills, xxiii; Atlas, xxiii.

X		<p><b>4. BIAS</b> The instructional material is free of political bias.</p>	<p><i>Savvas Economics</i> offers a variety of unique product options to support a range of teaching and learning styles that are free from political bias.</p>
X		<p><b>5. COMMON CORE</b> The instructional materials do not reference Common Core academic standards. (WV Code §18-2E-1b-1)</p>	<p><i>Savvas Economics</i> does not contain references to the Common Core academic standards.</p>

## GENERAL EVALUATION CRITERIA

2019-2025  
Group I – Social Studies  
Economics

### INSTRUCTIONAL MATERIALS ADOPTION: COLLEGE- AND CAREER-READINESS LEARNING EVALUATION CRITERIA

The general evaluation criteria apply to each grade level and are to be evaluated for each grade level unless otherwise specified. These criteria consist of information critical to the development of all grade levels. In reading the general evaluation criteria and subsequent specific grade level criteria, **e.g. means “examples of” and i.e. means that “each of” those items must be addressed.** Eighty percent of the general and eighty percent of the specific criteria must be met with I (In-depth) or A (Adequate) in order to be recommended.

(Vendor/Publisher) COMPLETE CORRELATION OF SPECIFIC LOCATION OF CONTENT WITHIN PRODUCT	(IMR Committee) Responses										
	I=In-depth	A=Adequate	M=Minimal	N=Nonexistent	I		A		M		N
	<b>In addition to alignment with the College- and Career-Readiness Standards (CCRSs), materials must also clearly connect to the Student Success Standards which include opportunities for students to develop:</b>										
	<b>A. Developing personal and educational skills</b>										
<b>SE:</b> <i>Projects involving research</i> (examples): Topic 3 Assessment (4. Identify Non-Price Determinants, ... and Create a Written Presentation), 123; (5. Understand the Effect of Changes ... Create an Oral Presentation), 123; Topic 5 Assessment (1. Interpret Data and Create Visual Presentations), 204; (6. Explain Corporations and Create Oral Presentations), 205; Topic 6 Assessment (8. Assess the Transition from Renting to Home Ownership), 264;	<b>Thinking and Problem-Solving Skills</b>  <i>Social Studies Content:</i>  1. is presented in a way that deepens student understanding through meaningful and challenging inquiry-based learning that builds on prior knowledge and promotes social science connections (e.g., the importance that geography, economics and civics play within historical and current events, understanding the importance of sociological and psychological connections to society, the importance of historical and current events in civic decision making);										

<p>(Continued)</p> <p>Topic 7 Assessment (9. Research and Evaluate Work-Study Programs), 314; (15. Analyze Technology and Growth), 315; (27. Research and Evaluate Scholarships); Topic 9 Assessment (14. Analyze the Importance of Economic Philosophers), 386; Topic 10 Assessment (13. Examine Free Enterprise and Explain Corporations), 446</p> <p>21<sup>st</sup> Century Skills: Analyze Primary and Secondary Sources, 539–540; Compare Viewpoints, 540–541; Identify Bias, 541–542; Evaluate Existing Arguments, 542–543; Consider and Counter Opposing Arguments, 543–544; Participate in a Discussion or Debate, 544</p> <p><b>TE only:</b> Topic Inquiry: Civic Action Project, 4–5, 74–75, 160–161, 248–249, 290–291; Civic Discussion, 28–29, 204–205; Document-Based Question, 132–133, 318–319</p>	<p>(Continued)</p>							
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<p><b>SE:</b> Topic Assessment, 17–18, 63–65, 123–125, 154–156, 204–206, 264–266, 313–317, 344–345, 385–387, 444–446</p> <p>21<sup>st</sup> Century Skills: Analyze Primary and Secondary Sources, 539–540; Compare Viewpoints, 540–541; Identify Bias, 541–542; Evaluate Existing Arguments, 542–543; Consider and Counter Opposing Arguments, 543–544; Participate in a Discussion or Debate, 544</p> <p><b>TE only:</b> Topic Inquiry: Civic Action Project, 4–5, 74–75, 160–161, 248–249, 290–291; Civic Discussion, 28–29, 204–205; Document-Based Question, 132–133, 318–319</p>	<p>2. engages in complex thinking and analysis in the social sciences which promotes the development of multiple perspectives, thoughtful well-framed questions and thoughtful judgment applicable to students’ own lives and future situations; and</p>						
<p><b>SE:</b> Tracking the Economy, 51–52; Comparative Advantage in World Trade, 393–394; The United States and Its Trading Partners, 394–395; The Impact of Trade on Jobs, 396–397; Trade Barriers and Agreements, 398–406; A Growing Trade Deficit, 412–414; Globalization, 435–443</p> <p><b>TE only:</b> Topic Inquiry: Civic Action Project, 4–5, 74–75, 160–161, 248–249, 290–291; Civic Discussion, 28–29, 204–205</p>	<p>3. Promotes local, regional, state, national, and global connections, both past and present; while also promoting real-world, authentic relationships which consider human choice and natural catastrophic events on historic outcomes.</p>						

	<p align="center"><b>Information and Communication Skills/Social Studies</b></p> <p align="center"><i>For student proficiency in content standards, the instructional materials will include multiple strategies that provide students with the opportunity to:</i></p>						
<p><b>SE: Using Primary Sources:</b> Topic 4 Assessment (7. Analyze and Evaluate Primary Sources and Give Examples), 155; Topic 9 Assessment (7. Analyze U.S. Economic Policies and Analyze and Evaluate Primary and Secondary Sources), 385</p> <p><i>Research Activities:</i> Topic 6 Assessment (8. Assess the Transition from Renting to Home Ownership), 264; Topic 7 Assessment (9. Research and Evaluate Work-Study Programs), 314; Topic 7 Assessment (27. Research and Evaluate Scholarships), 317; Topic 9 Assessment (14. Analyze the Importance of Economic Philosophers), 386; (15. Explain How the Federal Reserve System Affects the Money Supply), 386</p> <p><i>21<sup>st</sup> Century Skills:</i> Interpret Sources, 483–484;</p>	<p>4. locate existing social studies content information, specifically primary source documents and scholarly journal articles for interpretation, analysis, and the creation of original student products appropriate for all audiences;</p>						



<p>(Continued) Analyze Primary and Secondary Sources, 493–494; Compare Viewpoints, 494–495</p> <p><b>TE only:</b> Topic Inquiry: Document-Based Question, 132–133, 318–319</p>	<p>(Continued)</p>						
<p><b>SE:</b> <i>Understanding Debates and Points of View:</i> Topic 2 Assessment (11. Evaluate Government Rules and Regulations in the Free Enterprise System), 64; (16. Evaluate Ordinances and Regulations That Apply to Businesses), 64; (19. Identify Economic Concepts in the U.S. Constitution), 65; Topic 4 Assessment (7. Analyze and Evaluate Primary Sources and Give Examples), 155; (13. Analyze and Evaluate Secondary Sources and Evaluate Rules and Regulations), 156; Topic 5 Assessment (13. Evaluate Charitable Giving and Create Written Presentations), 206;</p> <p>Topic 9 Assessment (5. Analyze U.S. Economic Policies and Analyze Information by Categorizing), 385</p>	<p>5. make informed, educated choices based on multiple perspectives, and</p>						

<p>(Continued)  <i>21<sup>st</sup> Century Skills:</i> Compare Viewpoints, 494–495; Identify Bias, 495–496; Evaluate Existing Arguments, 496–497; Consider and Counter Opposing Arguments, 497–498</p> <p><i>Critical Thinking Questions:</i> Compare Points of View, 131, 370; Determine Point of View, 421; Evaluate Arguments, 153, 343, 372, 443; Support a Point of View with Evidence, 402, 405, 406, 427, 441</p>	<p>(Continued)</p>						
<p><b>SE:</b> <i>Projects involving research</i> (examples): Topic 5 Assessment (1. Interpret Data and Create Visual Presentations), 204; (6. Explain Corporations and Create Oral Presentations), 205; Topic 6 Assessment (8. Assess the Transition from Renting to Home Ownership), 264; Topic 7 Assessment (9. Research and Evaluate Work-Study Programs), 314; (15. Analyze Technology and Growth), 315; (27. Research and Evaluate Scholarships);</p> <p>Topic 9 Assessment (14. Analyze the Importance of Economic Philosophers), 386; Topic 10 Assessment</p>	<p>6. interact with outside resources through opportunities for local, regional, state, national, and global collaboration in a variety of curated and/or vetted resources.</p>						

<p>(Continued)  (13. Examine Free Enterprise and Explain Corporations), 446</p> <p><b>TE only:</b> Topic Inquiry: Civic Action Project, 4–5, 74–75, 160–161, 248–249, 290–291; Civic Discussion, 28–29, 204–205</p>	<p>(Continued)</p>						
	<p><b>Personal and Workplace Productivity Skills</b></p> <p><i>For student proficiency in content standards, the instructional materials will provide students with the opportunity to:</i></p>						
<p><b>SE:</b> <i>Research Activities:</i> Topic 6 Assessment (8. Assess the Transition from Renting to Home Ownership), 264; Topic 7 Assessment (9. Research and Evaluate Work-Study Programs), 314; Topic 7 Assessment (27. Research and Evaluate Scholarships), 317; Topic 9 Assessment (14. Analyze the Importance of Economic Philosophers), 386; (15. Explain How the Federal Reserve System Affects the Money Supply), 386;</p> <p>Topic 10 Assessment (13. Examine Free Enterprise and Explain Corporations), 446</p>	<p>7. conduct research, validate sources, and report ethically on findings;</p>						

<p>(Continued)  <i>21<sup>st</sup> Century Skills</i>: Interpret Sources, 483–484; Analyze Primary and Secondary Sources, 493–494; Compare Viewpoints, 494–495</p>	<p>(Continued)</p>						
<p><b>SE</b>: Social Studies Reimagined, v–ix; Digital Resources: Core Concepts; Interactive Primary Sources, xxi; Biographies, xxii; <i>21<sup>st</sup> Century Skills</i>, xxiii; Atlas, xxiii; Create Databases, 530; Savvas Realize NBC Learn, 3, 21, 67, 127, 159, 209, 319, 347, 389; Go Online to Savvas Realize (examples), 91, 104, 157, 326, 531</p> <p><i>Projects involving research and presentations (examples)</i>: Topic 3 Assessment (5. Understand the Effect of Changes ... Create an Oral Presentation), 123; Topic 5 Assessment (1. Interpret Data and Create Visual Presentations), 204; Topic 8 Assessment (4. Identify Economic Concepts and Create Presentations), 344; 317; (8. Analyze Expenditures and Create Presentations), 345</p>	<p>8. identify, evaluate, and apply appropriate technology tools for a variety of purposes;</p>						

<p><b>SE:</b> <i>Research Activities and Presentations:</i> Topic 3 Assessment (4. Identify Non-Price Determinants, ... and Create a Written Presentation), 123; (5. Understand the Effect of Changes ... Create an Oral Presentation), 123; Topic 5 Assessment (1. Interpret Data and Create Visual Presentations), 204; (6. Explain Corporations and Create Oral Presentations), 205; Topic 8 Assessment (4. Identify Economic Concepts and Create Presentations), 344; 317; (8. Analyze Expenditures and Create Presentations), 345; Topic 9 Assessment (14. Analyze the Importance of Economic Philosophers), 386; (15. Explain How the Federal Reserve System Affects the Money Supply), 386; Topic 10 Assessment (13. Examine Free Enterprise and Explain Corporations), 446</p> <p><i>21<sup>st</sup> Century Skills:</i> Interpret Sources, 483–484; Analyze Primary and Secondary Sources, 493–494</p> <p><b>TE only:</b> Topic Inquiry: Document-Based Question, 132–133, 318–319</p>	<p>9. engage in self-directed and/or independent inquiry</p>						
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<p><b>TE only:</b> Topic Inquiry: Civic Action Project, 4–5, 74–75, 160–161, 248–249, 290–291; Civic Discussion, 28–29, 204–205; Document-Based Question, 132–133, 318–319; Active Classroom (examples), 177, 187, 200, 301, 367; Supporting English Language Learners (examples), 168</p>	<p>10. Provide a variety of structures for working collaboratively; and</p>						
<p><b>SE:</b> <i>Research Activities:</i> Topic 6 Assessment (8. Assess the Transition from Renting to Home Ownership), 264; Topic 7 Assessment (9. Research and Evaluate Work-Study Programs), 314; Topic 7 Assessment (27. Research and Evaluate Scholarships), 317; Topic 9 Assessment (14. Analyze the Importance of Economic Philosophers), 386; (15. Explain How the Federal Reserve System Affects the Money Supply), 386; Topic 10 Assessment (13. Examine Free Enterprise and Explain Corporations), 446</p> <p><b>TE only:</b> Topic Inquiry: Civic Action Project, 4–5, 74–75, 160–161, 248–249, 290–291; Civic Discussion, 28–29, 204–205; Document-Based Question, 132–133, 318–319</p>	<p>11. practice time-management and project management skills for problem based learning and group projects.</p>						

	<p><b>B. Developmentally Appropriate Instructional Resources and Strategies</b></p> <p><i>For student proficiency in content standards:</i></p>						
<p><b>SE:</b> Section Objectives, 4, 9, 13, 22, 27, 33, 38, 44, 51, 56, 68, 73, 78, 85, 91, 98, 104, 111, 117, 128, 133, 141, 148, 160, 165, 171, 177, 182, 190, 197, 210, 216, 223, 233, 241, 248, 255, 270, 277, 284, 291, 297, 303, 320, 326, 332, 337, 348, 356, 366, 373, 379, 390, 398, 407, 415, 420, 428; Literacy Skills Questions (examples): Summarize, 196; Identify Main Idea, 23, 50, 59; Identify Supporting Details, 61, 121; Compare, 181; Identify Central Issues, 71; Identify Cause and Effect, 102; Draw Conclusions, 31</p> <p>21<sup>st</sup> Century Skills: Sequence, 520; Categorize, 521; Analyze Cause and Effect, 522–523; Compare and Contrast, 523–524; Identify Main Ideas and Details, 524–525; Summarize, 525–526; Generalize, 526; Make Predictions, 527; Draw Inferences, 528; Draw Conclusions, 528–529; Analyze Primary and Secondary Sources, 539–540</p>	<p>12. Content is structured to ensure all students meet grade-specific expectations as they develop content knowledge and literacy skills aligned to college and career readiness expectations.</p>						

<p>(Continued)  Compare Viewpoints, 540–541;  Identify Bias, 541–542; Evaluate Existing Arguments, 542–543;  Consider and Counter Opposing Arguments, 543–544; Participate in a Discussion or Debate, 544;  Give an Effective Presentation, 544–545; Write an Essay, 545–546; Avoid Plagiarism, 546;  Solve Problems, 546–547</p>	<p>(Continued)</p>						
<p><b>SE:</b> Section Objectives &amp; Key Terms, 4, 9, 13, 22, 27, 33, 38, 44, 51, 56, 68, 73, 78, 85, 91, 98, 104, 111, 117, 128, 133, 141, 148, 160, 165, 171, 177, 182, 190, 197, 210, 216, 223, 233, 241, 248, 255, 270, 277, 284, 291, 297, 303, 320, 326, 332, 337, 348, 356, 366, 373, 379, 390, 398, 407, 415, 420, 428  <b>TE Only:</b> Supporting English Language Learners (examples), 184, 196, 224; Topic Inquiry: Civic Action Project, 4–5, 74–75, 160–161, 248–249, 290–291; Civic Discussion, 28–29, 204–205; Active Classroom, 361, 367</p>	<p>13. Instructional resource includes suggestions for appropriate scaffolding, emphasizes the importance of vocabulary acquisition and application, provides opportunities to engage in high interest, age-appropriate activities that mirror real-life situations, and make cross-curricular, global connections.</p>						



<p><b>SE:</b> Critical Thinking: Draw Conclusions, 26, 31, 34, 36, 37, 50, 113, 139, 140, 163, 175, 176, 181, 276, 286, 325, 331, 365, 372, 419, 423, 443; Hypothesize, 222, 378, 443; Make Generalizations, 72, 80, 84, 103, 116, 247, 343, 397, 414, 419; Predict Consequences, 16, 50, 103, 325, 365, 372, 414; Essential Question, 2, 20, 66, 126, 158, 208, 268, 318, 346, 388</p> <p>21<sup>st</sup> Century Skills: Make Predictions, 527 Draw Inferences, 528 Draw Conclusions, 528–529</p>	<p>14. Instructional material provides opportunities for students to link prior knowledge to new information to construct their own viable mental maps and deepen understanding of the connections to the social sciences.</p>						
<p><b>SE:</b> Analyze Maps, 5, 103, 150, 227, 341, 405; Analyze Data, 71, 76, 105, 137, 146, 200, 201, 224, 272, 273, 274, 281, 286, 287, 290, 290, 302, 306, 334, 357, 363; Analyze Graphs (examples), 188, 191, 192, 193, 194, 200, 201, 202, 221, 230, 231, 234, 235, 237, 239, 243, 252, 262; Analyze Timeline, 76, 136, 185, 199, 224, 355, 383, 400</p>	<p>15. Students are provided with opportunities to analyze and infer relationships with maps, tables, charts, graphs, globes, media, and technology sources to acquire and apply new information (e.g., global information systems).</p>						

<p>(Continued)</p> <p>21<sup>st</sup> Century Skills: Create Databases, 530 Analyze Data and Models, 531; Read Charts, Graphs, and Tables, 532–533; Create Charts and Maps, 533; Analyze Political Cartoon, 533–534; Read Physical Maps, 534–535; Read Political Maps, 536; Read Special-Purpose Maps, 537–538; Use Parts of a Map, 538–539</p>	<p>(Continued)</p>							
<p><b>SE:</b> Critical Thinking Questions: Identify Cause and Effect, 43, 77, 90, 102, 132, 140, 144, 147, 175, 222, 283, 287, 302, 305, 365, 372, 380, 400, 403, 406, 411, 414, 424, 427, 434, 438, 439; Identify Steps in a Process, 147, 262, 377, 427; Analyze Timeline, 76, 136, 185, 199, 224, 355, 383, 400</p> <p>21<sup>st</sup> Century Skills: Sequence, 520; Analyze Cause and Effect, 522–523</p>	<p>16. Instructional materials offers opportunities for students to sequence economic, societal, cultural, and political influences, movements, and events in chronological order. (e.g.; cultural movements such as the counter-culture movement, a societal movement over time such as the women's suffrage movement, or tracing the history of free-market capitalism, or the events of American Revolution)</p>							

<p><b>SE: <i>Understanding Debates and Points of View</i></b>: Topic 2 Assessment (11. Evaluate Government Rules and Regulations in the Free Enterprise System), 64; (16. Evaluate Ordinances and Regulations That Apply to Businesses), 64; (19. Identify Economic Concepts in the U.S. Constitution), 65; Topic 4 Assessment (7. Analyze and Evaluate Primary Sources and Give Examples), 155; (13. Analyze and Evaluate Secondary Sources and Evaluate Rules and Regulations), 156; Topic 9 Assessment (5. Analyze U.S. Economic Policies and Analyze Information by Categorizing), 385</p> <p>21<sup>st</sup> Century Skills: Evaluate Existing Arguments, 542-543; Consider and Counter Opposing Arguments, 543-544; Participate in a Discussion or Debate, 544; Give an Effective Presentation, 544-545; Write an Essay, 545-546; Solve Problems, 546-547; Make Decisions, 547-548</p>	<p>17. Instructional materials provides opportunities for students to investigate issues that are interconnected thematically or chronologically (e.g., colonialism, poverty, human rights, environment, energy, safety, immigration, conflict) to solve complex problems suggesting the possibility of multiple solutions.</p>						
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<p>(Continued)</p> <p><b>TE only:</b> Topic Inquiry: Civic Action Project, 4–5, 74–75, 160–161, 248–249, 290–291; Civic Discussion, 28–29, 204–205; Document-Based Question, 132–133, 318–319</p>	<p>(Continued)</p>							
<p><b>SE:</b> Essential Question, 2, 20, 66, 126, 158, 208, 268, 318, 346, 388; Enduring Understandings, 3, 21, 67, 127, 159, 209, 319, 347, 389; Write About the Essential Question, 18, 65, 125, 156, 206, 266, 317, 345, 387, 446</p>	<p>18. Instructional resources include guiding questions and essential questions to aid students' development of social awareness and a deeper understanding of the social sciences.</p>							
<p><b>TE only:</b> Differentiate (examples): Extra Support, 6, 9, 12, 63, 68, 86; Extra Help, 171, 177, 214 Challenge/Gifted, 64; Supporting English Language Learners (examples), 7, 31, 36, 94, 147, 153; Active Classroom (examples), 10, 39, 171; Vocabulary Development (examples), 44, 165; Further Instruction (examples), 91, 155</p> <p>Topic Inquiry: Civic Action Project, 4–5, 74–75, 160–161, 248–249, 290–291; Civic Discussion, 28–29, 204–205; Document-Based Question, 132–133, 318–319</p>	<p>19. Provide resources for intervention, enrichment, and to allow for personalized learning.</p>							

<p><b>SE:</b> Social Studies Reimagined, v–ix; Digital Resources: Core Concepts; Interactive Primary Sources, xxi; Biographies, xxii; 21<sup>st</sup> Century Skills, xxiii; Atlas, xxiii; Savvas Realize NBC Learn, 3, 21, 67, 127, 159, 209, 319, 347, 389</p> <p><b>TE only:</b> Digital Start Up Activity (examples), 21, 38, 68, 108, 149, 220</p>	<p>20. Materials provide a real-time electronic resource which students can access for updates on regional, state, national and global information.</p>								
<p><b>C. Career Development/Life Planning/Global Citizenship</b>  <i>For student proficiency in content standards, the instructional materials will provide students with the opportunity to:</i></p>									
<p><b>SE:</b> After High School, 511-516</p>	<p>21. Develop Career Awareness</p>								
<p><b>SE:</b> After High School, 511-516</p>	<p>22. Explore Career and Life Plans</p>								
<p><b>SE:</b> Development, 415–419; Growth, Resources, and Development, 420–427; Globalization, 435-443; Evaluate Existing Arguments, 542; Consider and Counter Opposing Arguments, 543; Participate in a Discussion or Debate, 544</p> <p><b>TE only:</b> Topic Inquiry: Civic Action Project, 4–5, 74–75, 160–161, 248–249, 290–291</p>	<p>23. Acquire a Diverse and Knowledgeable World View.</p>								

<p><b>SE:</b> Poverty and Income Distribution, 303–312; Being an Informed Citizen, 548; Political Participation, 549; Voting, 549; Serving on a Jury, 550  <b>TE only:</b> Topic Inquiry: Civic Action Project, 4–5, 74–75, 160–161, 248–249, 290–291</p>	<p>24. Promote Social Justice</p>						
<p><b>SE:</b> Evaluate Existing Arguments, 542; Consider and Counter Opposing Arguments, 543; Participate in a Discussion or Debate, 544; Being an Informed Citizen, 548; Political Participation, 549; Voting, 549; Serving on a Jury, 550; Paying Taxes, 551  <b>TE only:</b> Topic Inquiry: Civic Action Project, 4–5, 74–75, 160–161, 248–249, 290–291; Civic Discussion, 28–29, 204–205</p>	<p>25. Promote Responsible Leadership</p>						
<p><b>SE:</b> Budgeting, 476–478; Be Responsible, 481–483; Savings and Retirement, 487–492; Credit and Debt, 493–497; Risk Management, 498–501; Consumer Smarts, 502–511</p>	<p>26. Promote Financial Responsibility</p>						

	<b>D. Assessment</b>						
<p><b>SE:</b> <i>Topic Assessment:</i> (questions and activities), 17–18, 63–65, 123–125, 154–156, 204–206, 264–266, 313–317, 344–345, 385–387, 444–446; Section Assessment, 8, 12, 16, 26, 32, 37, 43, 50, 55, 62, 72, 77, 84, 90, 97, 103, 110, 116, 122, 132, 140, 147, 153, 170, 176, 181, 189, 196, 203, 215, 222, 232, 240, 247, 254, 276, 283, 290, 296, 302, 312, 325, 331, 336, 343, 355, 365, 372, 378, 384, 397, 406, 414, 419, 427, 434, 435, 443; Ongoing Assessment Question (examples), 5, 23, 41, 143, 215</p>	<p>27. To ensure a balanced assessment, the instructional material will provide tools for a balanced approach to assessment including both formative and summative assessments in multiple formats (e.g., rubrics, document-based questions (DBQs), performance-based measures, open-ended questioning, portfolio evaluation, and multimedia simulations) that not only guide instruction but also identify student mastery of content.</p>						

		<b>E. Organization, Presentation and Format</b>					
<p><b>SE:</b> Table of Contents, x-xix; Enduring Understandings, 3, 21, 67, 127, 159, 209, 319, 347, 389; Ongoing Assessment Question (examples), 5, 23, 41, 143, 215; Section Assessment, 215, 247, 325</p> <p><b>TE only:</b> Differentiate (examples): Extra Support, 21, 57; Supporting English Language Learners (examples), 7, 83, 94, 112, 147, 163, 207, 240, 293</p>	<p>28. Information is organized logically and presented clearly using multiple methods and modes for delivering instruction that motivate and increase literacy as students engage in high interest, authentic activities.</p>						
<p><b>SE:</b> Social Studies Reimagined, v-ix; Digital Resources: Core Concepts; Interactive Primary Sources, xxi; Biographies, xxii; 21<sup>st</sup> Century Skills, xxiii; Atlas, xxiii; Savvas Realize NBC Learn, 3, 21, 67, 127, 159, 209, 319, 347, 389</p> <p><b>TE only:</b> Digital Start Up Activity (examples), 21, 38, 68, 108, 149, 220</p>	<p>29. The use of media enhances instruction and learning.</p>						
<p><b>SE:</b> Social Studies Reimagined, v-ix; Digital Resources: Core Concepts; Interactive Primary Sources, xxi; Biographies, xxii; 21<sup>st</sup> Century Skills, xxiii; Atlas, xxiii</p>	<p>30. The instructional resource includes a digital file of the student and teacher edition, accessible via the internet or an electronic storage device (e.g. USB drive, CD, DVD, etc.).</p>						



## **SPECIFIC EVALUATION CRITERIA**

### **2019-2025 Group I – Social Studies Economics**

The following four areas of social studies form the majority of the high school courses that are not content specific (e.g. geography and economics):

#### **Civics**

Civics addresses both citizenship and political systems. Citizenship education prepares students to be informed, active and effective citizens who accept their responsibilities, understand their privileges and rights and participate actively in society and government. To be successful participants in society, students must understand how to build social capital (a network of social relationships) that encourages reciprocity and trust, two characteristics of civic virtue and good citizenship. Students must be able to research issues, form reasoned opinions, support their positions and engage in the political process. Students exercise tolerance and empathy, respect the rights of others, and share a concern for the common good while acting responsibly with the interests of the larger community in mind. Students must learn and practice intellectual and participatory skills essential for an involved citizenry. To develop these skills, the curriculum must extend beyond the school to include experiences in the workplace and service in the community. While studying political systems, students develop global awareness and study the foundations of various world governments and the strategies they employ to achieve their goals. With respect to the United States, students learn the underlying principles of representative democracy, the constitutional separation of powers and the rule of law. Students learn the origins and meaning of the principles, ideals and core democratic values expressed in the foundational documents of the United States. Students recognize the need for authority, government and the rights and responsibilities of citizens.

#### **Economics**

Economics analyzes the production, allocation, distribution and use of resources. The economic principles include an understanding of scarcity and choice, productivity, markets and prices, supply and demand, competition, role of government, international trade factors and consumer decisions in a global economy. Understanding economic principles, whole economies and the interactions between different types of economies helps students comprehend the exchange of information, capital and products across the globe. Learners investigate economic principles and their application to historical situations. Learners will work cooperatively and individually to analyze how basic economic principles affect their daily lives. Students become financially responsible by examining the consequences of and practicing personal financial decision-making.

#### **Geography**

Geography encompasses physical and human systems and the interactions between them on local and global scales. People interact with the natural world in culturally distinct ways to produce unique places, which change over time. New technologies and perspectives of geography provide students with an understanding of the world, and the ability to evaluate information in spatial terms. The geography standards stress the world in which we live and the role of the U.S. in the global community. Students use geographic perspectives and technology to interpret culture, environment and the connection between them. Students collaborate with one another and work individually using geographic skills and tools to ask geographic questions based on the five themes of geography (location, place, human-environmental interaction, movement and regions). They acquire the necessary information, organize and analyze the information and respond to those geographic questions. Students examine the varying ways in which people interact with their environments and appreciate the diversity and similarities of cultures and places created by those interactions.

## **History**

History organizes events and phenomena in terms of when they occurred and examines where, how and why they took place. Students study how individuals and societies have changed and interacted over time. They organize events through chronologies and evaluate cause-and-effect relationships among them. Students analyze how individuals, groups and nations have shaped cultural heritages. They gather historical data, examine, analyze and interpret this data, and present their results in a clear, critical manner. Students study origins and evolutions of culture hearths, settlements, civilizations, states, nations, nation-states, governments and economic developments. Through history, students understand the identity and origins of their families, communities, state and nation. Through history, students recognize the influence of world events on the development of the United States and they evaluate the influence of the United States on the world. Understanding the past helps students prepare for today and the events of the future.

## **College- and Career-Readiness Indicators for Social Studies**

The grades K-12 standards on the following pages define what students should know, understand, and be able to do by the end of each grade band. They correspond to the College- and Career-Readiness Indicators for Social Studies by grade band (K-2, 3-5, 6-8, and 9-12). The College- and Career-Readiness Indicators and grade-specific standards are necessary complements – the former providing broad standards, the latter providing additional specificity – that together define the skills and understandings that all students must demonstrate.

## **Integration of Literacy in Social Studies**

Literacy strategies and skills are applied as students acquire information and communicate their learning and understanding of social studies. Integration of literacy in social studies is critical for student success. It is essential that literacy strategy and skill instruction be purposefully and appropriately planned and embedded within social studies instruction.

## **Economics**

Understanding economics is essential for all students to enable them to reason logically about key economic issues that affect their lives as workers, consumers and citizens. A better understanding of economics enables students to understand the forces that affect them every day and helps them identify and evaluate the consequences of personal decisions. As resources become scarce, as the economic environment changes, and as the economic impact of decisions becomes more immediate, students must make sense of the array of economic concepts, facts, events, observations and issues in everyday life and develop the ability to make effective decisions about economic issues.

(Vendor/Publisher) COMPLETE CORRELATION OF SPECIFIC LOCATION OF CONTENT WITHIN PRODUCT	IMR Committee Responses										
	I=In-depth	A=Adequate	M=Minimal	N=Nonexistent	I		A		M		N
	<b>Economics</b>										
<p><b>SE:</b> Scarcity, 4-8; Opportunity Cost and Trade-Offs, 9-12; Voluntary Exchange, 28; Fundamentals of Demand, 68-72; Fundamentals of Supply, 85-90</p> <p>Topic 1 Assessment (2. Explain Scarcity), 17; (4. Explain Economic Concepts), 17; (11. Explain Scarcity), 18; Topic 3 Assessment (1. Interpret a Graph, Create Economic Models, and Transfer Information), 123</p>	1. Analyze the role of economic choices in scarcity, supply and demand, resource allocation, decision-making, voluntary exchange and trade-offs (Choices).										
<p><b>SE:</b> Public Goods and Externalities, 56-62</p> <p>Topic 2 Assessment (20. Describe the Role of Government in the Free Enterprise System and Categorize Economic Information), 65</p>	2. Research, critique and evaluate the roles of private and public institutions in the economy (Institutions).										

<p><b>SE:</b> Free Markets, 27–32; Centrally Planned Economies, 33–37; Mixed Economies, 38–43</p> <p>Topic 2 Assessment (8. Explain Basic Characteristics of Economic Systems), 63; (17. Compare Economic Systems), 65</p>	<p>3. Compare and contrast various economic systems and analyze their impact on individual citizens (Economic Systems).</p>						
<p><b>SE:</b> Factors of Production, 5–7, 37, 52, 102</p> <p>Topic 1 Assessment (9. Describe Economic Factors), 18; (12. Describe Economic Factors), 18</p>	<p>4. Describe and demonstrate how the factors of production apply to the United States economic system (Factors of Production).</p>						
<p><b>SE:</b> Pure Competition, 128–132; Monopolies, 133–140; Monopolistic Competition and Oligopoly, 141–147</p> <p>Topic 4 Assessment (5. Give Examples), 154; (6. Describe Characteristics), 154; (7. Analyze and Evaluate Primary Sources and Give Examples), 155; (8. Give Examples), 155; (9. Describe Characteristics), 155; (10. Give Examples), 155; (12. Describe Characteristics), 155; (14. Describe Characteristics), 156</p>	<p>5. Analyze the elements of competition and how they impact the economy (Competition).</p>						

<p><b>SE:</b> Why Nations Trade, 390–397; Globalization, 435–443</p> <p>Topic 10 Assessment (3. Apply Concepts), 444; (6. Apply Concepts), 445; (9. Evaluate Free-Trade), 446</p>	<p>6. Examine and evaluate the interdependence of global economies.</p>							
<p><b>SE:</b> Scarcity, 4-8; Opportunity Cost and Trade-Offs, 9–12</p> <p>Topic 1 Assessment (1. Explain Basic Economic Problems), 17; (2. Explain Scarcity), 17; (6. Explain a Concept and Create Written Presentations), 17; (11. Explain Scarcity), 18</p>	<p>7. Explain and give examples showing how scarcity of goods and services forces people to make choices about needs and wants.</p>							
<p><b>SE:</b> Opportunity Cost and Trade-Offs, 9–12; Elements of a Free Market Economy, 28-29</p> <p>Topic 1 Assessment (4. Explain Economic Concepts), 17; (7. Explain Economic Concepts), 18; (10. Explain Economic Concepts), 18</p>	<p>8. Analyze how the scarcity of natural, technological, capital and human resources requires economic systems to make choices about the distribution of goods and services.</p>							

<p><b>SE:</b> Fundamentals of Demand, 68–72; Shifts in Demand, 73–77; Fundamentals of Supply, 85–90; Changes in Supply, 98–103; Equilibrium and Price Controls, 104–110; Changes in Market Equilibrium, 111–116; Prices at Work, 117–122</p> <p>Topic 3 Assessment (1. Interpret a Graph, Create Economic Models, and Transfer Information), 123; (2. Understand the Effect of Changes in Price), 123; (3. Understand the Effect of Changes in Price), 123; 4. Identify Non-Price Determinants, Evaluate Government Rules and Regulations, and Create a Written Presentation), 123; (5. Understand the Effect of Changes in Price and Create an Oral Presentation), 123</p>	<p>9. Explain the role that supply and demand, prices, incentives and profits play in determining what is produced and distributed in a free enterprise system.</p>							
<p><b>SE:</b> Opportunity Cost and Trade-Offs, 9–12</p> <p>Topic 1 Assessment (4. Explain Economic Concepts), 17; (7. Explain Economic Concepts), 18; (10. Explain Economic Concepts), 18</p>	<p>10. Explain and give examples of opportunity costs (trade-offs) and scarcity, and analyze how these concepts are the basis of other concepts in economics.</p>							

<p><b>SE:</b> Public Goods, 56-59; Externalities, 59-61; The Poverty Problem, 61-62</p> <p>Topic 2 Assessment (20. Describe the Role of Government in the Free Enterprise System and Categorize Economic Information), 65</p>	<p>11. Compare and contrast examples of private and public goods and services.</p>							
<p><b>SE:</b> Public Goods and Externalities, 56-62</p> <p>Topic 2 Assessment (20. Describe the Role of Government in the Free Enterprise System and Categorize Economic Information), 65</p>	<p>12. Evaluate the costs and benefits of allocating goods and services through public and private means.</p>							
<p><b>SE:</b> Elements of a Free Market Economy, 28-29; How Markets Self-Regulate, 30-31; Tracking the Economy, 51-52; Government Regulation and Competition, 148-153; Changes in American Banks, 223-232; The Federal Reserve System, 223-232</p>	<p>13. Describe and compare relationships among economic institutions (e.g., households, businesses, banks, government agencies and labor unions).</p>							

<p>(Continued)  Topic 2 Assessment (10. Analyze Costs and Benefits of Economic Policies), 64; (11. Evaluate Government Rules and Regulations in the Free Enterprise System), 64; (13. Interpret a Circular Flow Model of the Economy), 64; (15. Describe the Role of Government in the Free Enterprise System), 64</p>	<p>(Continued)</p>							
<p><b>SE:</b> The Role of Specialization, 27-28   Topic 7 Assessment (23. Analyze Trade and Growth), 316</p>	<p>14. Explain how specialization and division of labor in economic systems increase productivity.</p>							
<p><b>SE:</b> The Three Uses of Money, 210-212; The Six Characteristics of Money, 212-213; Sources of Money's Value, 213-215   Topic 6 Assessment (9. Describe the Characteristics of Money, Including Fiat Money), 265; (16. Describe Characteristics and Examine Aspects), 265</p>	<p>15. Describe the role of money and other forms of exchange in the economic process.</p>							



<p><b>SE:</b> The Three Basic Economic Questions, 22–26; Free Markets, 27–32; Centrally Planned Economies, 33–37; Mixed Economies, 38–43</p> <p>Topic 2 Assessment (8. Explain Basic Characteristics of Economic Systems), 63; (17. Compare Economic Systems), 65</p>	<p>16. Compare and analyze how values and beliefs influence economic decisions in different economic systems.</p>							
<p><b>SE:</b> Free Markets, 27–32; Centrally Planned Economies, 33–37; Mixed Economies, 38–43</p> <p>Topic 2 Assessment (8. Explain Basic Characteristics of Economic Systems), 63; (17. Compare Economic Systems), 65</p>	<p>17. Evaluate economic systems according to how laws, rules and procedures deal with demand, supply and prices.</p>							
<p><b>SE:</b> Development, 415–419; Growth, Development, and Development, 420–427; Changing Economies, 428–434; Globalization, 435–443</p> <p>Topic 10 Assessment (12. Explain the Circular-Flow Model), 446; (8. Analyze Impacts), 445; (9. Evaluate Free-Trade), 446</p>	<p>18. Evaluate historical and current social developments and issues from an economic perspective.</p>							

<p><b>SE:</b> Unemployment, 291–296; Inflation and Deflation, 297–302; Poverty and Income distribution, 303–312; Development, 415–419; Growth, Development, and Development, 420–427; Changing Economies, 428–434; Globalization, 435–443</p> <p>Topic 5 Assessment (1. Interpret Data and Create Visual Presentations), 204; (7. Interpret Data), 205; Topic 10 Assessment (12. Explain the Circular-Flow Model), 446; (8. Analyze Impacts), 445; (9. Evaluate Free-Trade), 446</p>	<p>19. Explain historical and current developments and issues in local, national and global contexts from an economic perspective.</p>							
<p><b>SE:</b> Inflation and Deflation, 297–302</p> <p>Topic 7 Assessment (10. Interpret Economic Data and Analyze Economic Information), 314; (13. Interpret Economic Data), 315</p>	<p>20. Define inflation and explain its effects on economic systems.</p>							
<p><b>SE:</b> Fiscal and Monetary Policy, 346–347; The Federal Budget and Fiscal Policy, 348–355; Fiscal Policy Options, 356–365; The National Debt and Deficits, 366–372; Monetary Policy Options, 373–378; The Effects of Monetary Policy, 379–384; Topic 9 Assessment, 385–387</p>	<p>21. Define and analyze the use of fiscal and monetary policy in the national economic system.</p>							

<p><b>SE:</b> Why Nations Trade, 390-397; Trade Barriers and Agreements, 398-406; Exchange Rates and Trade, 407-414</p> <p>Topic 10 Assessment (3. Apply Concepts), 444; (4. Explain Concepts), 444; (7. Compare Effects of Trade), 445; (8. Analyze Impacts), 445; (9. Evaluate Free-Trade), 446</p>	<p>22. Explain the process of international trade from an economic perspective.</p>							
<p><b>SE:</b> The Three Basic Economic Questions, 22-26; Free Markets, 27-32; Centrally Planned Economies, 33-37; Mixed Economies, 38-43</p> <p>Topic 2 Assessment (8. Explain Basic Characteristics of Economic Systems), 63; (17. Compare Economic Systems), 65</p>	<p>23. Analyze and evaluate growth and stability in different economic systems.</p>							
<p><b>SE:</b> Government Regulation and Competition, 148-153; Unemployment, 291-296; Inflation and Deflation, 297-302; Poverty and Income Distribution, 303-312; The Federal Budget and Fiscal Policy, 348-355; Fiscal Policy Options, 356-365; The National Debt and Deficits, 366-372; Monetary Policy Options, 373-378; The Effects of Monetary Policy, 379-384;</p>	<p>24. Analyze a public issue from an economic perspective and propose a socially desirable solution.</p>							

<p>(Continued)  Topic Assessment, 385–387;  Solve Problems, 546; Make  Decisions, 547</p> <p><i>Arguments and Starting Points for  Position Papers on Major Events:</i>  Topic 9 Assessment (5. Analyze  U.S. Economic Policies and  Analyze Information by  Categorizing), 385</p>	<p>(Continued)</p>							
<p><b>SE:</b> Factors of Production, 5–7,  37, 52, 102; A Free Market  Economy, 28–29</p> <p>Topic 1 Assessment (9. Describe  Economic Factors), 18; (12.  Describe Economic Factors), 18</p>	<p>25. Evaluate the role of the factors of production in a market  economy.</p>							
<p><b>SE:</b> Free Markets, 27–32;  Centrally Planned Economies,  33–37; Mixed Economies, 38–43</p> <p>Topic 2 Assessment (8. Explain  Basic Characteristics of  Economic Systems), 63; (17.  Compare Economic Systems), 65</p>	<p>26. Compare, contrast and evaluate different types of economies  (traditional, command, market, mixed).</p>							
<p><b>SE:</b> Entrepreneurs Use Factors of  Production, 7; Assessment, 8;  The Role of the Entrepreneur,  46–47</p>	<p>27. Explain how and why people who start new businesses take risks  to provide goods and services.</p>							

<p><b>SE:</b> Scarcity, 4-8; Opportunity Cost and Trade-Offs, 9-12; Production Possibilities, 13-16; Voluntary Exchange, 28; Fundamentals of Demand, 68-72; Fundamentals of Supply, 85-90; Inflation and Deflation, 297-302</p> <p>Topic 1 Assessment (2. Explain Scarcity), 17; (4. Explain Economic Concepts), 17; (11. Explain Scarcity), 18; Topic 3 Assessment (1. Interpret a Graph, Create Economic Models, and Transfer Information), 123; Topic 7 Assessment (10. Interpret Economic Data and Analyze Economic Information), 314; (13. Interpret Economic Data), 315</p>	<p>28. Identify, define and explain basic economic concepts (e.g., opportunity costs, scarcity, supply, demand, production, exchange and consumption, labor, wages, and capital, inflation and deflation, market economy and command economy, public and private goods and services).</p>						
<p><b>SE:</b> The Functions of Modern Banks, 233-240; Investing, 241-247; Bonds and Other Financial Assets, 248-254; Stocks, 255-263; Checking, 478-482; Investments, 483-486; Savings and Retirement, 487-492</p>	<p>29. Describe and explain the role of money, banking, savings and budgeting in everyday life.</p>						

<p>(Continued)  Topic 6 Assessment (2. Explain the Benefits), 264; (6. Explain the Structure), 264; (10. Analyze Basic Tools), 265; (17. Identify Loans, Evaluate Costs and Benefits, and Assess Financial Aspects), 265; (20. Maintain a Checking Account), 266</p>	<p>(Continued)</p>							
<p><b>SE:</b> Public Goods and Externalities, 56–62; Private Property Rights, 44, 46, 47, 429</p> <p>Topic 2 Assessment (20. Describe the Role of Government in the Free Enterprise System and Categorize Economic Information), 65</p>	<p>30. Distinguish between private goods and services (e.g., the family car or a local restaurant) and public goods and services (e.g., the interstate highway system or the United States Postal Service).</p>							
<p><b>SE:</b> Economic Goals of Society, 24–26; Free Markets, 27–32; Centrally Planned Economies, 33–37; Mixed Economies, 38–43</p> <p>Topic 2 Assessment (8. Explain Basic Characteristics of Economic Systems), 63; (17. Compare Economic Systems), 65</p>	<p>31. Compare and contrast how values and beliefs, such as economic freedom, economic efficiency, equity, full employment, price stability, security and growth influence decisions in different economic situations.</p>							

<p><b>SE:</b> Why Nations Trade, 390-397; Trade Barriers and Agreements, 398-406; Exchange Rates and Trade, 407-414</p> <p>Topic 10 Assessment (3. Apply Concepts), 444; (4. Explain Concepts), 444; (7. Compare Effects of Trade), 445; (8. Analyze Impacts), 445; (9. Evaluate Free-Trade), 446; (10. Analyze Exchange Rates), 446; (11. Analyze Exchange Rates), 446</p>	<p>32. Explain the basic characteristics of international trade, including absolute and comparative advantage, barriers to trade, exchange rates, and balance of trade.</p>							
<p><b>SE:</b> Globalization, 435-443</p> <p>Topic 10 Assessment (9. Evaluate Free-Trade), 446; (12. Explain the Circular-Flow Model), 446</p>	<p>33. Describe and explain global economic interdependence and competition, using examples to illustrate their influence on national and international policies.</p>							
<p><b>SE:</b> Thinking at the Margin, 11-12</p> <p>Topic 1 Assessment (7. Explain Economic Concepts), 18</p>	<p>34. Evaluate long term and short term costs in relationship to long and short-term benefits.</p>							
<p><b>SE:</b> Opportunity Cost and Trade-Offs, 9-12; The Three Key Economic Questions, 22-26; Unemployment, 291-296; Poverty and Income Distribution, 303-312</p> <p>Topic 1 Assessment (7. Explain Economic Concepts), 18</p>	<p>35. Identify different economic goals and the tradeoffs that must be made between economic and social goals.</p>							

<p><b>SE:</b> Fiscal and Monetary Policy, 346–347; The Federal Budget and Fiscal Policy, 348–355; Fiscal Policy Options, 356–365; The National Debt and Deficits, 366–372</p> <p>Topic 6 Assessment (6. Explain the Structure), 264; (10. Analyze Basic Tools), 265; (11. Explain the Actions), 265; Topic 9 Assessment (9. Analyze Fiscal Policy Decisions), 385; (10. Analyze Fiscal Policy Decisions), 385</p>	<p>36. Describe the aims of government fiscal policies (taxation, borrowing and spending) and their influence on production, employment and price levels.</p>							
<p><b>SE:</b> Benefits of Free Enterprise, 44–50; Public Goods and Externalities, 56–62</p> <p>Topic 2 Assessment (20. Describe the Role of Government in the Free Enterprise System and Categorize Economic Information), 65</p>	<p>37. Explain the basic principles of the U.S. free enterprise system (e.g., opportunity costs, scarcity, profit motive, voluntary exchange, private property rights and competition).</p>							



<p><b>SE:</b> Sole Proprietorships, 160–164; Partnerships and Franchises, 165–170; Corporations, 171–176</p> <p>Topic 5 Assessment (3. Explain and Analyze Sole Proprietorships), 204; (4. Explain and Analyze Sole Proprietorships), 204; (6. Explain Corporations and Create Oral Presentations), 205; (8. Analyze Partnerships), 205; (10. Explain and Analyze Corporations), 205; (11. Explain and Analyze Partnerships), 206; (14. Analyze Corporations), 206</p>	<p>38. Explain the characteristics, advantages and disadvantages of sole proprietorships, partnerships and corporations.</p>						
<p><b>SE:</b> Pure Competition, 128–132; Monopolies, 133–140; Monopolistic Competition and Oligopoly, 141–147</p> <p>Topic 4 Assessment (2. Describe Characteristics), 154; (4. Describe Basic Characteristics), 154; (5. Give Examples), 154; (6. Describe Characteristics), 154; (7. Analyze and Evaluate Primary Sources and Give Examples), 155; (8. Give Examples), 155; (9. Describe Characteristics), 155; (10. Give Examples), 155; (12. Describe Characteristics), 155; (14. Describe Characteristics), 156</p>	<p>39. Describe characteristics and give examples of pure competition, monopolistic competition and oligopolistic competition.</p>						

<p><b>SE:</b> Functions of Financial Institutions, 236-238; Credit and Debt, 493-498</p> <p>Topic 6 Assessment (3. Examine Credit and Explain Responsibilities), 264; (4. Explain Obligations, Develop Strategies, and Examine), 264; (22. Evaluate Insurance Options), 266</p>	<p>40. Analyze the factors involved in the process of acquiring consumer goods and services including credit, interest and insurance.</p>							
<p><b>Application</b></p>								
<p><b>SE:</b> Functions of Financial Institutions, 234-238; Financial Intermediaries, 243-245; Stock Trading, 257-260; Finance and Development, 424-425; After High School, 511-516</p> <p>Topic 6 Assessment (24. Explain How to Begin a Savings Program), 266; Topic 9 Assessment (7. Analyze U.S. Economic Policies and Analyze and Evaluate Primary and Secondary Sources), 385</p>	<p>41. Career options:</p> <ul style="list-style-type: none"> <li>• Identify careers in economics.</li> <li>• Identify resources to help select economics programs for further study.</li> </ul>							
<p><b>SE:</b> Functions of Financial Institutions, 234-238; Financial Intermediaries, 243-245; Stock Trading, 257-260; Finance and Development, 424-425; Promoting Development, 425-427; After High School, 511-516</p>	<p>42. Educational requirements:</p> <ul style="list-style-type: none"> <li>• Identify degree requirements for economist and economics-related careers.</li> <li>• Identify resources to help select psychology programs for further study.</li> </ul>							

<p><b>SE:</b> Economic Growth, 284–290; Migration &amp; Ongoing Issues, 439–441; The Need to Innovate, 442–443</p> <p>Topic 9 Assessment (7. Analyze U.S. Economic Policies and Analyze and Evaluate Primary and Secondary Sources), 385</p>	<p>43. Vocational applications of economics:</p> <ul style="list-style-type: none"> <li>• Discuss ways in which economics addresses domestic and global issues.</li> <li>• Identify careers in economics that have evolved as a result of domestic and global issues.</li> </ul>							
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