VERNON TOWNSHIP
SCHOOL DISTRICT

Economics ACP-CC
Curriculum Map

Adapted from:
Understanding By Design

Reviewed by:
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Adopted:
July 2023

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Course Description

Economics ACP-CC is an examination and study of the American economic system, consumerism, credit and savings, the stock market, the law of supply and demand and its operation, the basic organization of business, money, and banking, and a look at alternative economic systems.

Based upon the following list of proficiencies, each student must demonstrate a minimum competency level of 65%. Competencies will be measured by way of an evaluation program consisting of teacher observations of student performance, tests, quizzes, classwork, homework, projects, and class participation, as well as class attendance in accordance with the high school's attendance policy.

New Jersey Learning Standards covered throughout the course

In conjunction with the New Jersey Student Learning Standards, students enrolled in the **Economics ACP-CC** will demonstrate the ability to:

- 9.1.12.A.3 Analyze the relationship between various careers and personal earning goals.
- 9.1.12.A.5 Analyze how the economic, social, and political conditions of a time period can affect starting a business and can affect a plan for establishing such an enterprise.
- 9.1.12.A.6 Summarize the financial risks and benefits of entrepreneurship as a career choice.
- 9.1.12.A.8 Analyze different forms of currency, how currency is used to exchange goods and services, and how it can be transferred from one person's business to another.
- 9.1.12.A.9 Analyze how personal and cultural values impact spending and other financial decisions.
- 9.1.12.A.11 Explain the relationship between government programs and services and taxation.
- 9.1.12.A.13 Analyze the impact of the collective bargaining process on benefits, income, and fair labor practice.
- 9.1.12.B.1 Prioritize financial decisions by systematically considering alternatives and possible consequences.
- 9.1.12.B.2 Compare strategies for saving and investing and the factors that influence how much should be saved or invested to meet financial goals.
- 9.1.12.B.4 Analyze how income and spending plans are affected by age, needs, and resources.
- 9.1.12.B.5 Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.
- 9.1.12.B.8 Describe and calculate interest and fees that are applied to various forms of spending, debt, and saving.
- 9.1.12.C.1 Compare and contrast the financial benefits of different products and services offered by a variety of financial institutions.

- 9.1.12.C.2 Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit.
- 9.1.12.C.5 Analyze the information contained in a credit report and explain the importance of disputing inaccurate entries.
- 9.1.12.C.6 Explain how predictive modeling determines “credit scores.”
- 9.1.12.C.9 Evaluate the implications of personal and corporate bankruptcy for self and others.
- 9.1.12.D.3 Summarize how investing builds wealth and assists in meeting long- and short-term financial goals.
- 9.1.12.D.4 Assess factors that influence financial planning.
- 9.1.12.D.5 Justify the use of savings and investment options to meet targeted goals.
- 9.1.12.D.6 Analyze processes and vehicles for buying and selling investments.
- 9.1.12.D.7 Compare the risk, return, and liquidity of various savings and investment alternatives.
- 9.1.12.D.8 Explain how government and independent financial services and products are used to achieve personal financial goals.
- 9.1.12.D.9 Relate savings and investment results to achievement of financial goals.
- 9.1.12.D.10 Differentiate among various investment products and savings vehicles and how to use them most effectively.
- 9.1.12.D.11 Assess the role of revenue-generating assets as mechanisms for accruing and managing wealth.
- 9.1.12.D.12 Compare and contrast the past and present role of government in the financial industry and in the regulation of financial markets.
- 9.1.12.D.13 Determine the impact of various market events on stock market prices and on other savings and investments.
- 9.1.12.D.14 Evaluate how taxes affect the rate of return on savings and investments.
- 9.1.12.D.15 Analyze how savings, retirement plans, and other investment options help to shift current income for purposes of tax reporting and filing.
- 9.1.12.E.3 Determine how objective, accurate, and current financial information affects the prioritization of financial decisions.
- 9.1.12.E.4 Evaluate how media, bias, purpose, and validity affect the prioritization of consumer decisions and spending.
- 9.1.12.E.5 Evaluate business practices and their impact on individuals, families, and societies.
- 9.1.12.E.6 Evaluate written and verbal contracts for essential components and for obligations of the lender and borrower.
- 9.1.12.F.2 Assess the impact of emerging global economic events on financial planning.
- 9.1.12.G.1 Analyze risks and benefits in various financial situations.

Grading Criteria	
Participation	10%
Major/Grades	55%
Quizzes	25%
Homework	10%

Course Resources

Text:

- Clayton, Gary E. *Understanding Economics*. McGraw Hill Education; Columbus, OH, 43420. ISBN-978-0-07-668136-5
- Meek, Sally. *Economics*. Hoghton Mifflin Harcourt Publishing Company. Orlando, FL, 32819. ISBN-978-0-544-85929-6
- Pennington, Robert L. *Economics*. Holt, Rinehart and Winston; Austin, TX, 78759. ISBN-10: 0-03-066654-6

Technologies

- Personal computer with Internet access, a web browser and word processing, presentation software for both teacher and student use
- Software and web-based presentation resources

Supplemental Materials

- Brass Magazine
- Newspapers
- News and information website: msn.com, Businessweek.com, Forbes.com, cnn.com
- The Foundation of Wealth by Izzit.org

Scope and Sequence- Topical Outline

Unit	Title	Time (Weeks)
1	Introduction to Economics	4 weeks
2	Microeconomics	10 weeks
3	Free Enterprise	6 weeks
4	Macroeconomics	10 weeks
5	Government and the Economy	10 weeks

The timeline is only an approximation. The inclusion of a classroom project in any one of the above units would extend the time allotment.

Curriculum Map

Subject Area: Economics ACP-CC		Grade Level: 11-12	
Unit	**Unit 1: Introduction to Economics**	**Unit 2: Microeconomics**	**Unit 3: Free Enterprise**
Timeframe	4 weeks	10 weeks	6 weeks
Established Goals	A study of Economics begins with the fundamental concepts economics, such as scarcity, trade-offs and exchange. Students will focus on the three fundamental questions of economics: what to produce, how to produce and for whom to produce.	The mission of this unit will be the exploration of the concepts of microeconomics: demand, supply, price and market structures. As the laws of supply and demand are studied, students will gain a clearer picture of how businesses and the free market set and regulate prices.	The unit deals with business organizations, labor and unions, and sources of capital. Studying these three components of the free enterprise will help students gain valuable insight into the functioning and historical development of the U.S. economy.
NJSLS	• 9.1.12.A.3 Analyze the relationship between various careers and personal earning goals. • 9.1.12.A.5 Analyze how the economic, social, and political conditions of a time period can affect starting a business and can affect a plan for establishing such an enterprise. • 9.1.12.A.6 Summarize the financial risks and benefits of entrepreneurship as a career choice. • 9.1.12.A.8 Analyze different forms of currency, how currency is used to exchange goods and services, and how it can be	• 9.1.12.A.5 Analyze how the economic, social, and political conditions of a time period can affect starting a business and can affect a plan for establishing such an enterprise. • 9.1.12.A.6 Summarize the financial risks and benefits of entrepreneurship as a career choice. • 9.1.12.A.9 Analyze how personal and cultural values impact spending and other financial decisions. • 9.1.12.A.11 Explain the relationship between government programs and services and taxation.	• 9.1.12.A.13 Analyze the impact of the collective bargaining process on benefits, income, and fair labor practice. • 9.1.12.B.2 Compare strategies for saving and investing and the factors that influence how much should be saved or invested to meet financial goals. • 9.1.12.B.4 Analyze how income and spending plans are affected by age, needs, and resources. • 9.1.12.B.8 Describe and calculate interest and fees that are applied to various forms of spending, debt, and saving.

	transferred from one person's business to another. • 9.1.12.A.9 Analyze how personal and cultural values impact spending and other financial decisions. • 9.1.12.B.1 Prioritize financial decisions by systematically considering alternatives and possible consequences. • 9.1.12.D.4 Assess factors that influence financial planning. • 9.1.12.D.8 Explain how government and independent financial services and products are used to achieve personal financial goals. • 9.1.12.D.12 Compare and contrast the past and present role of government in the financial industry and in the regulation of financial markets. • 9.1.12.E.4 Evaluate how media, bias, purpose, and validity affect the prioritization of consumer decisions and spending. • 9.1.12.E.5 Evaluate business practices and their impact on individuals, families, and societies. • 9.1.12.E.6 Evaluate written and verbal contracts for essential components and for obligations of the lender and borrower.	• 9.1.12.B.1 Prioritize financial decisions by systematically considering alternatives and possible consequences. • 9.1.12.B.4 Analyze how income and spending plans are affected by age, needs, and resources. • 9.1.12.B.5 Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget. • 9.1.12.D.8 Explain how government and independent financial services and products are used to achieve personal financial goals. • 9.1.12.D.12 Compare and contrast the past and present role of government in the financial industry and in the regulation of financial markets. • 9.1.12.E.3 Determine how objective, accurate, and current financial information affects the prioritization of financial decisions. • 9.1.12.E.4 Evaluate how media, bias, purpose, and validity affect the prioritization of consumer decisions and spending. • 9.1.12.E.5 Evaluate business practices and their impact on	• 9.1.12.C.1 Compare and contrast the financial benefits of different products and services offered by a variety of financial institutions. • 9.1.12.C.2 Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit. • 9.1.12.C.5 Analyze the information contained in a credit report and explain the importance of disputing inaccurate entries. • 9.1.12.C.6 Explain how predictive modeling determines "credit scores." • 9.1.12.D.5 Justify the use of savings and investment options to meet targeted goals. • 9.1.12.D.6 Analyze processes and vehicles for buying and selling investments. • 9.1.12.D.7 Compare the risk, return, and liquidity of various savings and investment alternatives. • 9.1.12.D.9 Relate savings and investment results to achievement of financial goals.

	• 9.1.12.G.1 Analyze risks and benefits in various financial situations.	individuals, families, and societies. • 9.1.12.G.1 Analyze risks and benefits in various financial situations	• 9.1.12.D.10 Differentiate among various investment products and savings vehicles and how to use them most effectively. • 9.1.12.D.13 Determine the impact of various market events on stock market prices and on other savings and investments. • 9.1.12.E.6 Evaluate written and verbal contracts for essential components and for obligations of the lender and borrower.
Enduring Understandings	*Students will understand:* • Resources are limited so people must make choices. • Economic systems shape the way individuals, businesses and government interact. • Entrepreneurs, consumers and producers play an important role in the American free enterprise system	*Students will understand:* • Demand influences what, how and for whom to produce. • Supply in a market economy is determined by what produces the greatest amount of profit. • The interaction of buyers and sellers in a market economy determines market prices and thereby allocates scarce goods and services. • Profit inspires people to take risks with their resources	*Students will understand:* • Individuals and group work independently and cooperatively to achieve goals. • Disputes over ideas, resources, values and politics can lead to change.
Essential Questions	• In what ways do people cope with the problem of scarcity? • How does an economic system help a society deal with the fundamental problems of scarcity?	• How does demand help societies determine what, how and for whom to produce? • What are the causes of a change in demand?	• How are businesses formed and how do they grow? • What features of the modern labor industry are the result of union action?

	• What are the benefits and goals of the American free enterprise system?	• What are the basic differences between supply and demand? • Why is the production function useful for making business decisions? • How do companies determine the most profitable way to operate? • How do prices help determine what, how and for whom to produce? • How do varying market structures impact prices in a market economy? • How does the government attempts to correct market failures.	• What factors lead to higher wages for a worker? • How has money evolved to meet the needs of people? • How did the creation of the Federal Reserve change the banking system? • How has technology affected the way we use money today? • What options are available for investing your money?
Content Knowledge	• *Students will learn:* • Societies must make choices about what, how and for whom to produce. • Land, labor, capital and entrepreneurs are the four factors of production. • The value of a good or service depends on its scarcity and utility. • The different economic systems used to allocate scarce goods and resources. • Most countries have mixed economies. • The terms free enterprise, free market and capitalism are synonymous terms to describe the U.S. economy	*Students will learn:* • The Law of Demand: quantity demanded of a product varies inversely with its price. • The factors that can cause a change in demand. • The difference between elastic demand and inelastic demand for a product. • Supply is the amount of a product offered for sale at all possible prices that could prevail in a market, and several factors cause a change in supply. • The three stages of production, and how to set price and output. • The basic characteristics of monopoly, oligopoly, monopolistic competition and pure competition	*Students will learn:* • The characteristics, advantages and disadvantages of sole proprietorships, partnerships and corporation in the United States economy. • Economic institutions, such as labor unions, evolve market economies to help members and clients accomplish their goals. • The major events in the rise and development of the labor movement. • How the earnings of workers are determined by the market value of the product produced and workers' productivity. • The reasons for the decline in labor union influence in the

			United States.
Skills	*Students will be able to:* ● Explain why all societies face the problem of scarcity ● Identify three basic choices that are faced by all societies. ● Describe the four basic factors of production. ● Evaluate trade-offs and opportunity costs to make the best decisions. ● Compare the factor and labor markets and their roles in the circular flow of economic activity. ● Compare and contrast the characteristics of traditional, command and market economies. ● Discuss the advantages and disadvantages of mixed economies. ● Explain why capitalism is different in different countries. ● Summarize the opportunities and benefits for individuals in the American free enterprise system. ● Consider the advantages and disadvantages of government intervention in the American free enterprise system. ● List the economic and social goals of the American free enterprise system.	*Students will be able to:* ● Explain how demand helps societies determine the answer to the basic problem of economics. ● Explain how income and substitutes affect quantity demanded as well as the elasticity of demand for a product. ● Describe the basic differences between supply and demand using supply and demand curves. ● Discuss how signals sent by prices help people make economic decisions. ● Describe factors that affect competition and success or failure in a market	*Students will be able to:* ● Describe how various types of businesses are formed are formed and how they grow as well as their advantages and disadvantages. ● Summarize the advantages gained by companies merging. ● Analyze the effect of union action on the modern labor industry. ● Discuss the options available for resolving labor disputes. ● Consider the advantages and disadvantages of the federal minimum wage. ● Summarize the development of money in the United States. ● Explain why the National Banking system was created. ● Compare the available types of financial assets. ● Explain how investors make money.
Performance Tasks	● **Moon Colony Project**: developing an economic system for a colonial venture. ● **Production Possibilities Curves**:	● **Pricing activity** for a T-shirt company. ● **Survey activity** to demonstrate the laws of supply and demand.	● **Corporate Structure Model** for a company. ● **Education and Income** reaction paper.

	with written descriptions of how the model works.	• **Debate** on the effectiveness on government interventions.	• **Stock Market Game** • **Crash of 1929** primary source reading and reenactment. • **Bagel Franchise** simulation
Other Evidence	• Chapter Test • Quiz • Written responses • In-class discussions • Presentations • Economic simulation • Math practice • Personal finance activities	• Chapter Test • Quiz • Written responses • In-class discussions • Presentations • Economic simulation • Math practice • Personal finance activities	• Chapter Test • Quiz • Written responses • In-class discussions • Presentations • Economic simulation • Math practice • Personal finance activities

Resources/Materials	• *Ecomomics* Textbook
	• News Outlets
	  ○ *Upfront Magazine*, CNN news, BBC, msn.com, Businessweek.com, Forbes.com, cnn.com
	• The Foundation of Wealth by Izzit.org
		• *Ecomomics* Textbook
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Interdisciplinary Connections	Math NJSLS N -Q-A.1 Use units as a way to understand problems and to guide the solution of multi-step problems; choose and interpret units consistently in formulas; choose and interpret the scale and the origin in graphs and data displays. - Project based Assessment related to the Economic System in America Math S-ID-A.1- Represent data with	Math NJSLS N -Q-A.1 Use units as a way to understand problems and to guide the solution of multi-step problems; choose and interpret units consistently in formulas; choose and interpret the scale and the origin in graphs and data displays. - Project based Assessment related to the Economic System in America	Math NJSLS N -Q-A.1 Use units as a way to understand problems and to guide the solution of multi-step problems; choose and interpret units consistently in formulas; choose and interpret the scale and the origin in graphs and data displays. - Project based Assessment related to the Economic System in America

	plots on the real number line (dot plots, histograms, and box plots).	Math S-ID-A.1- Represent data with plots on the real number line (dot plots, histograms, and box plots).	Math S-ID-A.1- Represent data with plots on the real number line (dot plots, histograms, and box plots).
Learning Activities	• Create and examine the scarcity diagram. • Graphic organizer on the factors of production. • Decision making grids to identify opportunity. • Production possibilities curves as a model for defining tradeoffs. • Video on forms of exchange. • Chart the types of economic systems. • Circular flow model design. • Diagram the goals of the U.S. economy.	• Development of curves and schedules. • Diagram the determinants that can shift supply and demand. • Video clip on relationship between supply and demand. • Analysis of production to understand cost analysis. • Activity on price equilibrium in the 1930s. • Taste test to demonstrate the power of suggestion in differentiation. • Graphic organizer on market structures.	• Chart the advantages and disadvantages of the various business organization forms. • Analysis of a conglomerate map. • Development of equilibrium curve for a variety of occupations. • Read and react to a labor contract. • Review of the NYSE stock reports. • Learning to read a credit report and understand how the credit score is built.

Subject Area: Economics ACP- CC		**Grade Level: 11-12**
Unit	**Unit 4: Macroeconomics**	**Unit 5: Government & the Economy**
Timeframe	10 weeks	10 weeks
Established Goals	Students will analyze and understand how citizens, government, and the free market system interact.	Students will analyze and understand how citizens, government, and the free market system interact.
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Enduring Understandings	*Students will understand:* ● Economics provides theories, strategies and analytical tools to deal with everyday problems. ● Learning about the past helps us understand the present and make decisions about the future.	*Students will understand:* ● Governments are formed to maintain order and regulate activities in geographic area. ● Individual citizens play a critical role in the formation of local, state and national governments which can determine which policies are developed and instituted.
Essential Questions	● How do we determine the economic and social well-being of the United States? ● How do population trends impact the economy ● What are the causes and consequences of instability in the economy?	● How does the government collect revenue, and on what is revenue spent? ● How does the government promote the economic goods of price stability, full employment and economic growth? ● How do we know if macroeconomic equilibrium has been achieved?
Content Knowledge	*Students will learn:* ● Fluctuations in a nation's overall levels of income, employment and prices are determined	*Students will learn:* ● The types of taxes at the local, state and national levels, the economic importance of each types of taxes, the basis on which

	by the interaction of spending and production decisions made by all households, firms, government agencies and others in the economy. ● Methods used to measure overall economic activity, including GDP and the CPI. ● The reasons for income inequality and how the government has attempted to alleviate it. ● The stages of the business cycle and their characteristics. ● The methods used by economists to forecast the business cycles, including leading indicators and econometric models. ● Inflation results from increases in a nation's money supply that exceed increases in its output of goods and services. ● The consequences of unemployment, such as uncertainty, political instability and social problems.	they are levied and the categories to which each type belongs: proportional, progressive an regressive. ● The factors involved in making city, state and national budgets, and the ways that tax revenue is used in the community. ● How the government uses fiscal policy to promote the economic goals of price stability, full employment and economic growth. ● The government runs on a budget deficit when its expenditures exceed its revenues
Skills	*Students will be able to:* ● Discuss what the GDP and other economic indicators tell us about the economy. ● Discuss the distribution of income in the United States. ● Explain why ups and downs in the business cycle are considered normal. ● Discuss inflation and the unemployment rate and understand information they provide.	*Students will be able to:* ● Discuss the three general criteria for effective taxes, the two principles of taxation in use in the United States, the three types of taxes and the effects of taxes on resources, behavior, productivity and growth in a society. ● Summarize and explain tax reform attempts since 1981, the process of determining an annual federal budget, sources of revenue, categories of government expenditures and the difficulties of reducing the national debt. ● Evaluate and describe the goals, methods and limitations of demand-side and supply-side policies. ● Explain how monetary policy works, the tools the Fed uses to expand and contract the money supply and the principle of monetary expansion under a fractional reserve system.

Performance Tasks	• **Business Cycle** activity • **Unemployment Cycle Simulation** to examine the forms and flows of unemployment. • **Resume and Cover Letter** • **Macroeconomics Measures** simulation	• **Federal Budget Analysis** • **Money and Value Creation** simulation • **Crash of 2008** analysis activity • **Monetary Policy Debate** • **Model Analysis** on the supply-side vs. demand-side models. • **Fiscal Fix** simulation
Other Evidence	• Chapter Test • Quiz • Written responses • In-class discussions • Presentations • Economic simulation • Math practice • Personal finance activities	• Chapter Test • Quiz • Written responses • In-class discussions • Presentations • Economic simulation • Math practice • Personal finance activities

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		• News Outlets
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Interdisciplinary Connections	Math NJSLS N -Q-A.1 Use units as a way to understand problems and to guide the solution of multi-step problems; choose and interpret units consistently in formulas; choose and interpret the scale and the origin in graphs and data displays. - Project based Assessment related to the Economic System in America Math S-ID-A.1- Represent data with plots on the real number line (dot plots, histograms, and box plots).	Math NJSLS N -Q-A.1 Use units as a way to understand problems and to guide the solution of multi-step problems; choose and interpret units consistently in formulas; choose and interpret the scale and the origin in graphs and data displays. - Project based Assessment related to the Economic System in America Math S-ID-A.1- Represent data with plots on the real number line (dot plots, histograms, and box plots).
Learning Activities	• Working with the Output-Expenditure Model and looking at the formula to calculate the various NIPAs.	• Activity to relate population growth to the economy. • Venn diagram on how federal, state and local dollars are spent. • Chart the impacts of government regulations.

	• Brainstorm ways to increase productivity • Occupational Outlook Handbook exercise • Calculating inflation using the Consumer Price Index	• Review of the history of banking. • Graphic organizer on the Federal Reserve. • Video on the fractional reserve system. • Chart on the types of taxes. • Simulation on the budget process.
Career Readiness, Life Literacies, and Key Skills	• 9.1.12.CFR.1: Compare and contrast the role of philanthropy, volunteer service, and charities in community development and quality of life in a variety of cultures. • 9.1.12.CFR.2: Summarize causes important to you and compare organizations you seek to support to other organizations with similar missions. • 9.1.12.CFR.3: Research companies with corporate governance policies supporting the common good and human rights. • 9.1.12.CFR.4: Demonstrate an understanding of the interrelationships among attitudes, assumptions, and patterns of behavior regarding money, saving, investing, and work across cultures. • 9.1.12.CFR.5: Summarize the purpose and importance of estate planning documents (e.g., will, durable power of attorney, living will, health care proxy, etc.). • 9.1.12.CFR.6: Identify and explain the consequences of breaking federal and/or state employment or financial laws. • 9.1.12.CDM.1: Identify the purposes, advantages, and disadvantages of debt. • 9.1.12.CDM.2: Compare and contrast the advantages and disadvantages of various types of mortgages. • 9.1.12.CDM.3: Determine ways to leverage debt beneficially. • 9.1.12.CDM.4: Identify issues associated with student loan debt, requirements for repayment, and consequences of failure to repay student loan debt. • 9.1.12.CDM.5: Identify the types of characteristics of predatory lending practices and the importance of collateral (e.g., payday loans, car title loans, high-risk mortgages). • 9.1.12.CDM.6: Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit. (e.g., student loans, credit cards, auto loans, mortgages, etc.). • 9.1.12.CDM.7: Calculate a mortgage payment based on type of loan, down payment, credit score, and loan interest rate. • 9.1.12.CDM.8: Compare and compute interest and compound interest and develop an amortization table using business tools. • 9.1.12.CDM.9: Summarize the causes and consequences of personal and corporate bankruptcy and evaluate the implications for self and others. • 9.1.12.CDM.10: Determine when credit counseling is necessary and evaluate the resources available to assist consumers who wish to use it.	

	• 9.1.12.CP.1: Summarize how one's credit history can affect finances, including loan terms, employment, and qualifying for loans. • 9.1.12.CP.2: Identify the advantages of maintaining a positive credit history. • 9.1.12.CP.3: Summarize factors that affect a positive credit rating, including on-time payments, debt versus available credit, length of open credit, and how often you apply for credit. • 9.1.12.CP.4: Identify the skill sets needed to build and maintain a positive credit profile. • 9.1.12.CP.5: Create a plan to improve and maintain an excellent credit rating. • 9.1.12.CP.6: Explain the effect of debt on a person's net worth. • 9.1.12.CP.7: Summarize factors that affect a particular credit scoring system. • 9.1.12.CP.8: Identify different ways you can protect your credit. • 9.1.12.CP.9: Analyze the information contained in a credit report, how scores are calculated and used, and explain the importance of disputing inaccurate entries. • 9.1.12.EG.1: Review the tax rates on different sources of income and on different types of products and services purchased. • 9.1.12.EG.2: Explain why various forms of income are taxed differently. • 9.1.12.EG.3: Explain how individuals and businesses influence government policies. • 9.1.12.EG.4: Explain the relationship between your personal financial situation and the broader economic and governmental policies. • 9.1.12.EG.5: Relate a country's economic system of production and consumption to building personal wealth, the mindset of social comparison, and achieving societal responsibilities. • 9.1.12.EG.6: Analyze the rights and responsibilities of buyers and sellers under consumer protection laws. • 9.1.12.FI.1: Identify ways to protect yourself from identify theft • 9.1.12.FI.2: Explain ways to manage your accounts that maximize benefits and provide you with the utmost protection. • 9.1.12.FI.3: Develop a plan that uses the services of various financial institutions to prepare for long term personal and family goals (e.g., college, retirement). • 9.1.12.FI.4: Research benefits and drawbacks of products offered by financial and non-financial companies (e.g., banks, credit unions, check-cashing stores, product warranty insurance). • 9.1.12.FP.1: Create a clear long-term financial plan to ensure its alignment with your values. • 9.1.12.FP.2: Explain how an individual's financial values and goals may change across a lifetime and the adjustments to the personal financial plan that may be needed. • 9.1.12.FP.3: Relate the concept of delayed gratification (i.e., psychological distance) to meeting financial goals, investing and building wealth over time.

	• 9.1.12.FP.4: Identify how unconscious beliefs like "money scripts" (money avoidant, money worship, money status, money vigilant) influence financial decision-making. • 9.1.12.FP.5: Evaluate how behavioral bias (e.g., overconfidence, confirmation, recency, loss aversion, etc.) affects decision-making. • 9.1.12.FP.6: Evaluate the relationship of familial patterns, cultural traditions, and historical influences on financial practice. • 9.1.12.FP.7: Determine how multiple sources of objective, accurate and current financial information affect the prioritization of financial decisions (e.g., print information, prospectus, certified financial planners, internet, sales representatives, etc.). • 9.1.12.PB.1: Explain the difference between saving and investing. • 9.1.12.PB.2: Prioritize financial decisions by considering alternatives and possible consequences. • 9.1.12.PB.3: Design a personal budget that will help you reach your long-term and short-term financial goals. • 9.1.12.PB.4: Explain how you would revise your budget to accommodate changing circumstances. • 9.1.12.PB.5: Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget. • 9.1.12.PB.6: Describe and calculate interest and fees that are applied to various forms of spending, debt and saving. • 9.1.12.RM.1: Describe the importance of various sources of income in retirement, including Social Security, employer-sponsored retirement savings plans, and personal investments. • 9.1.12.RM.2: Identify types of investments appropriate for different objectives such as liquidity, income, and growth. • 9.1.12.RM.3: Compare the cost of various types of insurance (e.g., life, homeowners, motor vehicle) for the same product or service, strategies to lower costs, and the process for filing an insurance claim. • 9.1.12.RM.4: Determine when and why it may be appropriate for the government to provide insurance coverage rather than private industry. • 9.1.12.RM.5: Explain what self-insuring is and determine when it is appropriate. • 9.1.12.RM.6: Differentiate the costs benefits and features (e.g., riders, deductibles, umbrella policies) of renter's and homeowner's insurance. • 9.1.12.RM.7: Evaluate individual and family needs for insurance protection using opportunity -cost analysis to determine if the amount of protection is adequate or over -insured. • All Career Readiness, Life Literacies, and Key Skills • Our CTE offerings are extensive at the HS level. Currently, we offer 8 CTE programs at Vernon Township High School including: Engineering, Hospitality, Allied Health, Marketing, Construction, Computer Science, Cosmetology, and Graphic Design. • ARTSTANDING is a district-wide event that allows all "Special" areas to be highlighted -- of which CTE

	programs and Career Pathways are included.
Use of Technology	• Course catalog includes CTE programs such as Engineering, Computer Science, and Graphic Arts to provide technological opportunities to prepare for careers • All students are one-to-one with Chromebooks for day-to-day use in the classroom • All classrooms have access to an interactive Smart Board with speaker system so lessons can include video, sound, and interactive lessons for all learners
Technology Integration	• TECH 8.2.12.D.1 Design and create a prototype to solve a real world problem using a design process, identify constraints addressed during the creation of the prototype, identify trade-offs made, and present the solution for peer review • TECH 8.1.12.A.2 Produce and edit a multi-page digital document for a commercial or professional audience and present it to peers and/or professionals in that related are for review • TECH 8.1.12.A.CS2 Select and use applications effectively and productively
Accommodations for: **Special Education**	• Special Education modifications will be implemented as per the Individualized Education Programs of the students in the class. • Please click here for an overview of the variety of accommodations set in place. • Accommodations will be dictated by the general makeup of the class.
English Language Learners	• Coordinate activities with ESL teacher to accommodate individual learning needs • Provide appropriate leveled texts • Students complete the ACCESS 2.0 test yearly to measure growth and guide instruction
Risk for School-Failure	• Credit Retrieval Programs • Apex - virtual • Viking Success Academy • Counseling interventions • Parent meetings • Student meetings • Individual and Group counseling