

Economics and Financial Literacy

Theme <i>This course explores the fundamentals that guide individuals and nations as they make choices about how to use limited resources to satisfy their wants. More specifically, it examines the ability of individuals to use knowledge and skills to manage limited financial resources effectively for a lifetime of financial security.</i>	
Strand <i>Economics and Financial Literacy</i>	
Topic <i>Economic Fundamentals</i>	Pacing Three weeks
Content Statement 1. Introduction to Economic Fundamentals will examine how to think like an economist, the impact of economic decision making and utilization of scarce resources, rationing of economic resources in society, and the power of trade and comparative advantage. Learning Targets: <ul style="list-style-type: none"> • I can explain what economics is all about and economic thinking. • I can explain the difference between micro and macroeconomics. • I can explain the economic principle of trade off. • I can explain why resources are limited while wants are unlimited. • I can explain the economic concept of scarcity. • I can list the 3 fundamental economic questions. • I can compare the 3 major economic systems: traditional, command, market. • I can explain the role of the mixed economy. • I can list and explain the major key characteristics for the U.S. economic system. • I can explain the benefits of specialization. • I can explain the role of voluntary exchange and money in trade. • I can explain barriers to economic independence. • I can explain the concept of comparative advantage. • I can explain how trade makes people/countries wealthier. 	Content Elaborations <p>Students will be introduced to economic thinking and decision making. There will be a strong focus on cost-benefit, scarcity, and trade-offs; the role of incentives; and opportunity costs. Students will also examine the scientific method and analyze and predict outcomes. Graphs, diagrams, and models will be introduced in this unit.</p> <p>Because resources are scarce, society must make some decisions compared to scarcity and society's wants. This is where rationing comes in from a systems point of view. Traditional, command, market, and mixed economies are thoroughly covered.</p> <p>Finally, the benefits and negatives of specialization are also examined. The role of trade and comparative advantage is addressed as well.</p>
Content Vocabulary <ul style="list-style-type: none"> • economics • positive economics • normative economics • scarcity • economics systems • traditional economy • command economy • market economy 	Academic Vocabulary <ul style="list-style-type: none"> • define • list • describe • analyze • apply • compare/contrast • discuss • evaluate

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<ul style="list-style-type: none"> • tradeoff • cost-benefit analysis • incentive • short run/long run • goods and services • needs and wants • 4 factors of production • opportunity costs • human capital • utility • mixed economy • law of demand and supply • specialization • division of labor • voluntary exchange • mass production • economic interdependence • comparative advantage • trade barriers 	<ul style="list-style-type: none"> • explain • examine
Formative Assessments <ul style="list-style-type: none"> • Pre-tests (graded but not recorded) • Entrance slip: written response to prompt based on learning target to be covered in previous lesson (to ensure comprehension before moving on) or the upcoming lesson (to assess prior knowledge) • “Thumbs up, thumbs down” by students to indicate their sense of understanding • Pose questions to individual students ongoing during course of lesson • Whole class discussion of lesson with maximum participation; monitor for student understanding • Seek quick individual student responses on white boards • Seek quick choral responses from the whole group of students • “Think, Pair, Share”: students work in small groups to complete a prompt then report findings to class • Exit slip: short “bell-ringer” written quizzes (may include multiple choice, short answer, etc.) at the end of the period • Exit slip: responses to prompts at the end of the period • Written homework tasks based upon learning targets, with option to make corrections based on feedback • Quiz (graded but not recorded) • SLO pre-assessment 	Summative Assessments <ul style="list-style-type: none"> • Traditional unit tests, semester exams, end-of-course exam (multiple choice, true/false with corrections, matching, short answer, extended response; all tests should include many types of items)
Resources <ul style="list-style-type: none"> • Teacher’s Curriculum Institute: <i>Econ Alive!: The Power to Choose</i> 	Enrichment Strategies <ul style="list-style-type: none"> • Every unit has a current event presentation requirement. • Each current event must apply to the current unit of focus.

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	<ul style="list-style-type: none">• Students will also analyze news topics and current economic news both domestically and internationally.
Integrations <ul style="list-style-type: none">• Charts and diagram reading• Analysis of data examples and models	Intervention Strategies <p>In addition to IEP and 504 requirements:</p> <ul style="list-style-type: none">• Review sessions prior to tests and exam• One-on-one instruction and small group before school, after school, and during prep periods• Preferential seating• Extended deadlines where appropriate• IAT referral

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Strand <i>Economics and Financial Literacy</i>	
Topic <i>How Markets Work</i>	Pacing Three weeks
Content Statement 2. How markets work focuses on demand and supply, markets, equilibrium and prices, and market structures and market failures. Learning Targets: <ul style="list-style-type: none"> I can explain the Law of Demand. I can analyze and explain a demand schedule and demand curve. I can list factors that cause a change and/or shift in demand. I can explain the Law of Supply. I can analyze and explain a supply schedule and supply curve. I can list factors that cause a change and/or shift in supply. I can explain market equilibrium. I can explain disequilibrium. I can explain excess demand in shortage and excess supply in surplus. I can explain how the government intervenes to affect markets. I can explain perfect competition. I can describe monopoly and the role of monopolies. I can explain and give examples of a cartel. I can explain market failures of externalities and public goods. 	Content Elaborations Demand and supply are the two forces that make market based economies work. Demand reflects what consumers are willing and able to purchase at various prices, while supply reflects what producers are willing and able to produce at various prices. Price elasticity is also addressed. Price moving toward equilibrium is also covered and how shifts in the market may affect ever changing equilibrium prices. This is also addressed in the context of modern mixed economies and the role of government intervention. Shortages and surpluses are key elements addressed here. Market structures and market failures are also a focal point of how markets work. Primary concepts such as perfect competition, monopolistic competition, and oligopoly based practices are also addressed. Other issues with market economies are given focus too, such as the side effects of production and consumption in Externalities, both positive and negative, as well as the underproduction of public goods by the private sector and need for production by the public sector.
Content Vocabulary <ul style="list-style-type: none"> law of demand substitute good complementary good law of supply elasticity demand curve/schedule supply curve/schedule subsidy price ceilings rationing black market surplus/shortage mixed economy monopoly perfect competition oligopoly 	Academic Vocabulary <ul style="list-style-type: none"> define list describe analyze explain apply compare/contrast discuss evaluate examine

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<ul style="list-style-type: none"> • market equilibrium • equilibrium price • price controls • price floors • market failure • externality • public good • cartel 	
<p>Formative Assessments</p> <ul style="list-style-type: none"> • Pre-tests (graded but not recorded) • Entrance slip: written response to prompt based on learning target to be covered in previous lesson (to ensure comprehension before moving on) or the upcoming lesson (to assess prior knowledge) • “Thumbs up, thumbs down” by students to indicate their sense of understanding • Pose questions to individual students ongoing during course of lesson • Whole class discussion of lesson with maximum participation; monitor for student understanding • Seek quick individual student responses on white boards • Seek quick choral responses from the whole group of students • “Think, Pair, Share”: students work in small groups to complete a prompt then report findings to class • Exit slip: short “bell-ringer” written quizzes (may include multiple choice, short answer, etc.) at the end of the period • Exit slip: responses to prompts at the end of the period • Written homework tasks based upon learning targets, with option to make corrections based on feedback • Quiz (graded but not recorded) • SLO pre-assessment 	<p>Summative Assessments</p> <ul style="list-style-type: none"> • Traditional unit tests, semester exams, end-of-course exam (multiple choice, true/false with corrections, matching, short answer, extended response; all tests should include many types of items)
<p>Resources</p> <ul style="list-style-type: none"> • Teacher’s Curriculum Institute: <i>Econ Alive!: The Power to Choose</i> 	<p>Enrichment Strategies</p> <ul style="list-style-type: none"> • Every unit has a current event presentation requirement. • Each current event must apply to the current unit of focus. • Students will also analyze news topics and current economic news both domestically and internationally.
<p>Integrations</p> <ul style="list-style-type: none"> • Charts and diagram reading • Analysis of data examples and models 	<p>Intervention Strategies</p> <p>In addition to IEP and 504 requirements:</p> <ul style="list-style-type: none"> • Review sessions prior to tests and exam

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Strand <i>Economics and Financial Literacy</i>	
Topic <i>Building Wealth: Savings and Investing</i>	Pacing Three weeks
Content Statement 3. Introduction to building wealth through the process of creating a budget, building savings, and learning to invest. Learning Targets: <ul style="list-style-type: none"> • I can explain the three basic reasons for saving money. • I can identify and explain the benefits of having an emergency fund. • I can explain how compound interest works. • I can explain the benefits of 3-6 months expenses saved. • I can explain the need to diversify my investments and the interaction with risk. • I can explain the need for discipline in building wealth. • I can explain risk tolerance with my investments. • I can define the following investment types: basic savings/checking, money market, CDs, bonds, stock, mutual funds, real estate, and commodities. • I can evaluate risk in relation to time horizon and age. • I can explain pre/post tax investments – benefits and limitations. • I can explain the following investment options: 401(k), 403(b), 529, Traditional IRA, Roth IRA. • I can explain a 401(k) match. • I can explain Social Security and private pensions. • I can explain the value and need for a budget. 	Content Elaborations Building wealth is a very important concept for all Americans. The focus here is how to accurately build a budget and plan for unexpected expenses while also allocating money for the future. Techniques and strategies are used to deal with financial security, retirement savings, investment accounts, personal risk tolerance, college savings, and overall planning for emergencies as well as future wants. Concepts such as emergency fund and planning for uncertain times are addressed in this unit. Investment options include, but are not limited to, passbook savings, CDs, money market, stocks, mutual funds, 401(k) corporate match, 403(b), 529, Roth IRA, and other investment vehicles. The concept of simple interest vs. compound interest is also examined. Current incentives or programs will be discussed. Market timing vs. dollar cost averaging and short term vs. long term investments will be covered.
Content Vocabulary <ul style="list-style-type: none"> • compound interest • emergency fund • interest rate • money market • savings account • single stock • speculative • track record 	Academic Vocabulary <ul style="list-style-type: none"> • define • list • describe • analyze • apply • compare/contrast • discuss • evaluate

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<ul style="list-style-type: none"> • Murphy's law • bonds • CD • diversification • dividend • investments • growth stock mutual fund • liquidity • mutual fund • portfolio • risk tolerance • 401(k) • 403(b) • 529 • IRA • pre-paid tuition • rollover • Roth IRA • timeframe • pre/post tax investment • financial discipline 	<ul style="list-style-type: none"> • explain • examine
Formative Assessments <ul style="list-style-type: none"> • Pre-tests (graded but not recorded) • Entrance slip: written response to prompt based on learning target to be covered in previous lesson (to ensure comprehension before moving on) or the upcoming lesson (to assess prior knowledge) • "Thumbs up, thumbs down" by students to indicate their sense of understanding • Pose questions to individual students ongoing during course of lesson • Whole class discussion of lesson with maximum participation; monitor for student understanding • Seek quick individual student responses on white boards • Seek quick choral responses from the whole group of students • "Think, Pair, Share": students work in small groups to complete a prompt then report findings to class • Exit slip: short "bell-ringer" written quizzes (may include multiple choice, short answer, etc.) at the end of the period • Exit slip: responses to prompts at the end of the period • Written homework tasks based upon learning targets, with option to make corrections based on feedback • Quiz (graded but not recorded) • SLO pre-assessment 	Summative Assessments <ul style="list-style-type: none"> • Traditional unit tests, semester exams, end-of-course exam (multiple choice, true/false with corrections, matching, short answer, extended response; all tests should include many types of items)
Resources <ul style="list-style-type: none"> • Teacher's Curriculum Institute: <i>Econ Alive!: The Power to Choose</i> 	Enrichment Strategies <ul style="list-style-type: none"> • Every unit has a current event presentation requirement. • Each current event must apply to the current unit of focus.

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Integrations <ul style="list-style-type: none">• Charts and diagram reading• Analysis of data examples and models	Intervention Strategies <p>In addition to IEP and 504 requirements:</p> <ul style="list-style-type: none">• Review sessions prior to tests and exam• One-on-one instruction and small group before school, after school, and during prep periods• Preferential seating• Extended deadlines where appropriate• IAT referral

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Strand <i>Economics and Financial Literacy</i>	
Topic <i>Credit and Debt</i>	Pacing Three weeks
Content Statement 4. Credit and debt looks at the impact upon borrowing by consumers. This unit will examine many forms of borrowing and payment terms and obligations. Credit and loans, when used wisely and responsibly, can be beneficial in establishing future credit worthiness. The dangers of mismanagement and debt traps are covered too. Learning Targets: <ul style="list-style-type: none"> I can list the various dangers of debt. I can list at least three myths of debt. I can discuss at least four different types of loans for consumers. I can explain how banks work and make money. I can contrast the differences between a credit and debit card. I can explain the value, importance, and desire for a good FICO score. I can identify good practices to enhance my FICO score. I can identify bad consumer practices that decrease my FICO score. I can identify the three major credit reporting agencies. I can identify various signs of identity theft. I can list steps in combatting identity theft. 	Content Elaborations Credit and debt is a very important unit that addresses a real need in American society. Personal loans, credit cards, debit cards, college loans, mortgages, auto loans, and payday lenders are all key concepts addressed in this unit. Minimum payments, along with loan terms, will be discussed. The concepts of equity and being “upside down” in an asset that depreciates in value will be address. Current economic trends or examples will be used on a daily basis. Analysis of bubbles and consumer debt on the overall health of the economy will offer perspective as it relates to personal choices and behaviors. Credit worthiness and practices that encourage such are addressed here. FICO score and the three credit reporting bureaus are examined, along with formulas for higher credit scores. Techniques and tools for managing debt, while encouraging as little borrowing as possible, are covered. Identity theft and privacy protections are also covered in this unit. Emphasis is given to the rise of white collar crime and the explosive nature of identity theft and electronic hacking.
Content Vocabulary <ul style="list-style-type: none"> mortgage home equity appraisal foreclosure buyer’s remorse same as cash depreciation ARM/fixed impulse purchase debt snowball loan term principle/interest installment loan grace period financing annual fee 	Academic Vocabulary <ul style="list-style-type: none"> define list describe analyze explain apply compare/contrast discuss evaluate examine

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<ul style="list-style-type: none"> • consumer loan • lease • opportunity costs 	
<p>Formative Assessments</p> <ul style="list-style-type: none"> • Pre-tests (graded but not recorded) • Entrance slip: written response to prompt based on learning target to be covered in previous lesson (to ensure comprehension before moving on) or the upcoming lesson (to assess prior knowledge) • “Thumbs up, thumbs down” by students to indicate their sense of understanding • Pose questions to individual students ongoing during course of lesson • Whole class discussion of lesson with maximum participation; monitor for student understanding • Seek quick individual student responses on white boards • Seek quick choral responses from the whole group of students • “Think, Pair, Share”: students work in small groups to complete a prompt then report findings to class • Exit slip: short “bell-ringer” written quizzes (may include multiple choice, short answer, etc.) at the end of the period • Exit slip: responses to prompts at the end of the period • Written homework tasks based upon learning targets, with option to make corrections based on feedback • Quiz (graded but not recorded) • SLO pre-assessment 	<p>Summative Assessments</p> <ul style="list-style-type: none"> • Traditional unit tests, semester exams, end-of-course exam (multiple choice, true/false with corrections, matching, short answer, extended response; all tests should include many types of items)
<p>Resources</p> <ul style="list-style-type: none"> • Teacher’s Curriculum Institute: <i>Econ Alive!: The Power to Choose</i> 	<p>Enrichment Strategies</p> <ul style="list-style-type: none"> • Every unit has a current event presentation requirement. • Each current event must apply to the current unit of focus. • Students will also analyze news topics and current economic news both domestically and internationally.
<p>Integrations</p> <ul style="list-style-type: none"> • Charts and diagram reading • Analysis of data examples and models 	<p>Intervention Strategies</p> <p>In addition to IEP and 504 requirements:</p> <ul style="list-style-type: none"> • Review sessions prior to tests and exam • One-on-one instruction and small group before school, after school, and during prep periods

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Topic <i>Risk Management, Insurance, Taxes</i>	Pacing Three weeks
Content Statement 5. Insurance is the transferring of risk to a third party. This unit will examine strategies to protect individual's personal assets and wealth through the process of acquiring various insurance products. Taxation and tax obligations are also covered here in the form of knowing basic tax laws. Earning statements and basic understanding of the W-4, W-2, and the 1040 are addressed in this unit. Learning Targets: <ul style="list-style-type: none"> • I can explain and describe all critical parts of an auto insurance policy. • I can explain and describe all critical parts of a homeowners and renters insurance policy. • I can explain the differences between term and whole life insurance products. • I can evaluate the need for life insurance and life insurance as an investment vehicle. • I can explain how a health insurance policy is acquired and used. • I can describe the difference between disability insurance and long term care insurance. • I can explain the details and purpose of the federal income tax. • I can explain the details of state and local income/property/sales taxes. • I can explain how tax dollars are spent and spending priorities. • I can explain withholding and the W-4, as well as information in the W-2. • I can describe "doing your taxes" and National Tax Day. 	Content Elaborations This unit will examine why insurance is needed at various levels and types. Examination of homeowners and renters, auto, health, disability, and different types of life insurance, as well as concepts of over-insured and under-insured will be covered and detailed. Key terms and concepts such as premium, coverage, liability, and deductible will be thoroughly addressed. Behaviors and life practices will be the focus on how to reduce risk and possibly insurance coverage too. The role and care for dependents will be addressed as it relates to insurance policies in the marketplace. Taxes are also a focus in this unit. Students will learn how to interpret their paycheck and evaluate their earnings and overall deductions. Examination of sample W-2, W-4, and 1040 forms will be completed. Government expenditures and revenues will also be examined here, along with the current imbalance of our budget deficit.
Content Vocabulary <ul style="list-style-type: none"> • deductible • automobile claim • level term • HSA 	Academic Vocabulary <ul style="list-style-type: none"> • define • list • apply • compare/contrast

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<ul style="list-style-type: none"> • personal liability • umbrella policy • replacement cost • comprehensive • collision • uninsured motorist • underinsured motorist • claim • insurance premium • VIN • long term care insurance • renters insurance • co-pay • mortgage insurance • term insurance • whole life insurance • beneficiary • tax withholding • National Tax Day • W-4 • W-2 • FICA • payroll deduction • Social Security • Medicare • Medicaid 	<ul style="list-style-type: none"> • describe • analyze • explain • discuss • evaluate • examine
<p>Formative Assessments</p> <ul style="list-style-type: none"> • Pre-tests (graded but not recorded) • Entrance slip: written response to prompt based on learning target to be covered in previous lesson (to ensure comprehension before moving on) or the upcoming lesson (to assess prior knowledge) • “Thumbs up, thumbs down” by students to indicate their sense of understanding • Pose questions to individual students ongoing during course of lesson • Whole class discussion of lesson with maximum participation; monitor for student understanding • Seek quick individual student responses on white boards • Seek quick choral responses from the whole group of students • “Think, Pair, Share”: students work in small groups to complete a prompt then report findings to class • Exit slip: short “bell-ringer” written quizzes (may include multiple choice, short answer, etc.) at the end of the period • Exit slip: responses to prompts at the end of the period • Written homework tasks based upon learning targets, with option to make corrections based on feedback • Quiz (graded but not recorded) • SLO pre-assessment 	<p>Summative Assessments</p> <ul style="list-style-type: none"> • Traditional unit tests, semester exams, end-of-course exam (multiple choice, true/false with corrections, matching, short answer, extended response; all tests should include many types of items)

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Resources <ul style="list-style-type: none">Teacher's Curriculum Institute: <i>Econ Alive!: The Power to Choose</i>	Enrichment Strategies <ul style="list-style-type: none">Every unit has a current event presentation requirement.Each current event must apply to the current unit of focus.Students will also analyze news topics and current economic news both domestically and internationally.Insurance agent speaks to class on various insurance products.
Integrations <ul style="list-style-type: none">Charts and diagram readingAnalysis of data examples and models	Intervention Strategies <p>In addition to IEP and 504 requirements:</p> <ul style="list-style-type: none">Review sessions prior to tests and examOne-on-one instruction and small group before school, after school, and during prep periodsPreferential seatingExtended deadlines where appropriateIAT referral

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Topic <i>Careers and the Global Economy</i>	Pacing Three weeks
Content Statement 6. Globalization is the integration of economies and societies around the world. This unit examines the costs and benefits of globalization. Developed and developing countries are the focus for the students. Careers and the linkage to the global economy are stressed through this unit of study. Learning Targets: <ul style="list-style-type: none"> • I can define the global economy. • I can examine reasons for the growth in global trade. • I can differentiate imports from exports and what major products countries trade. • I can examine the current U.S. trade deficit and current U.S. trade exports. • I can explain the benefits of global trade for U.S. consumers. • I can examine trade blocks and pacts such as EU, NAFTA, and OPEC. • I can explain the role of government in regulating trade through tariffs and quotas. • I can describe international organizations to promote free trade. • I can explain the role of exchange rates in fostering a trade surplus or deficit. • I can explain the difference between economic growth and economic development. • I can explain sustainable economic development in developing nations. • I can examine careers in the global economy. 	Content Elaborations The main players in the global economy are addressed and how they impact developed and developing economies. The role of globalization upon the environment and various peoples is also covered. How can countries develop in a sustained fashion and yet do their most to protect the environment. Global trade and the U.S. economy are addressed. The current trade situation has left the US in a massive trade deficit. What are the reasons for the trade deficit? How has the U.S. economy changed over the past 50 years? How will students need to prepare for the changes and challenges ahead? Examination of free trade vs. protectionist policies will be handled in this unit. Careers for students in the global economy are also a priority and focus here. Students will examine a variety of careers, education, and training needed to be employable, as well as current hiring trends.
Content Vocabulary <ul style="list-style-type: none"> • global economy • imports/exports • depreciation/appreciation • balance of trade 	Academic Vocabulary <ul style="list-style-type: none"> • define • list • apply • compare/contrast

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<ul style="list-style-type: none"> • trading partners • free trade • protectionism • tariffs/quotas • embargo • WTO • exchange rates • trade deficit • IMF • developing nation • HDI • extreme poverty • sustainable development • developed countries 	<ul style="list-style-type: none"> • describe • analyze • explain • discuss • evaluate • examine
<p>Formative Assessments</p> <ul style="list-style-type: none"> • Pre-tests (graded but not recorded) • Entrance slip: written response to prompt based on learning target to be covered in previous lesson (to ensure comprehension before moving on) or the upcoming lesson (to assess prior knowledge) • “Thumbs up, thumbs down” by students to indicate their sense of understanding • Pose questions to individual students ongoing during course of lesson • Whole class discussion of lesson with maximum participation; monitor for student understanding • Seek quick individual student responses on white boards • Seek quick choral responses from the whole group of students • “Think, Pair, Share”: students work in small groups to complete a prompt then report findings to class • Exit slip: short “bell-ringer” written quizzes (may include multiple choice, short answer, etc.) at the end of the period • Exit slip: responses to prompts at the end of the period • Written homework tasks based upon learning targets, with option to make corrections based on feedback • Quiz (graded but not recorded) • SLO pre-assessment 	<p>Summative Assessments</p> <ul style="list-style-type: none"> • Traditional unit tests, semester exams, end-of-course exam (multiple choice, true/false with corrections, matching, short answer, extended response; all tests should include many types of items)
<p>Resources</p> <ul style="list-style-type: none"> • Teacher’s Curriculum Institute: <i>Econ Alive!: The Power to Choose</i> <p>Research:</p> <ul style="list-style-type: none"> • www.monster.com • www.careerpath.com 	<p>Enrichment Strategies</p> <ul style="list-style-type: none"> • Every unit has a current event presentation requirement. • Each current event must apply to the current unit of focus. • Students will also analyze news topics and current economic news both domestically and internationally.

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<ul style="list-style-type: none">• www.careerprofiles.com• www.thecareerproject.com	
Integrations <ul style="list-style-type: none">• Charts and diagram reading• Analysis of data examples and models	Intervention Strategies <p>In addition to IEP and 504 requirements:</p> <ul style="list-style-type: none">• Review sessions prior to tests and exam• One-on-one instruction and small group before school, after school, and during prep periods• Preferential seating• Extended deadlines where appropriate• IAT referral