



Teachers: Mrs Barbino, Mr. Noffke, and Mrs. Weigand Email/Phone: See teacher canvas page
Department Chair: Joanna Berg jmberg@naperville203.org

D203 Profile of A Learner	We are proud to present the Profile of a Learner, which outlines the key competencies and descriptors our community has identified as essential for our students: Adaptability, Communication, Critical Thinking, Learner’s Mindset, Global Citizen.
Department Mission	<i>Our mission is to equip students with knowledge and skills so they can be active global citizens, curious thinkers and empathetic and compassionate human beings through our dynamic teaching and collaboration</i>
Course Description	The successful completion of this course will meet the consumer economics graduation requirement. This course is highly recommended for all students who have a curiosity about wealth: how it is accumulated, distributed, and circulated through the American economic system. Emphasis is placed on an examination and explanation of current economic trends and conditions. Topics covered include: our economic structure, comparative economic systems, supply and demand, scarcity, production, free-market trade, labor markets, business and market structures, our banking and money system, macroeconomic measures, and investing..
Course Textbook & Resources	This course uses McGraw-Hill’s <i>Understanding Economics</i> resource. This tool is a digital-only textbook. Students should see their teacher for login information. The course also uses the EverFi online platform as part of the personal finance unit.
Course Inquiry Skill and Content Standards	Gathering and Evaluating Sources SS.9-12.S.4. Determine the kinds of sources that will be helpful in answering compelling and supporting questions, taking into consideration multiple points of view represented in the sources, the types of sources available, and the potential uses of the sources. Developing Claims and Using Evidence SS.9-12.IS.6. Analyze evidence and identify counter perspectives to revise or strengthen claims Communicating Conclusions SS.9-12.IS.9. Develop and prepare communication by identifying stakeholders (or audiences) and evaluate what messages and media are likely to result in stakeholder support or opposition. Economic Decision-Making SS.9-12.EC.1. Analyze how scarcity and incentives influence the consumption choices for goods and services made by different individuals and communities and evaluate the role of scarcity, both from nature and human-made SS.9-12.EC.2. Use marginal benefits and marginal costs to propose solutions to a significant issue for an individual or community and evaluate the effectiveness of applying cost/marginal benefits to account for economic differences across multiple communities. Exchange and Markets SS.9-12.EC.3. Evaluate different market structures, including competitive markets, monopolies, and oligopolies; how those different market structures affect groups differently; examples of these markets in the United States; and the assumptions of each market type. SS.9-12.EC.4. Evaluate how much competition exists within and among sellers and buyers within the markets to which the students or school community belong and other specific market



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SS.9-12.EC.5. Use benefits and costs to evaluate the effectiveness of government policies to improve market outcomes.

SS.9-12.EC.7. Analyze the ways in which market structures influence what is produced and distributed in a market system while accounting for disparity in both implementation and outcomes in one's own and other communities.

The National and Global Economy

SS.9-12.EC.8. Use data and economic indicators to analyze past and current states of the economy and predict future trends and economic conditions among multiple, diverse communities.

SS.9-12.EC.9. Compare the benefits and problems of different economic systems (e.g., capitalism, socialism, communism, mixed systems), particularly their impact on equitable outcomes.

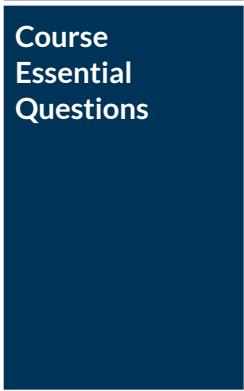
SS.9-12.EC.10. Evaluate how government policies are influenced by and impact a variety of stakeholder

Financial Literacy

S.9-12.EC.FL.2. Explain the importance of making informed financial decisions by collecting information, planning, and budgeting while accounting for individual circumstances that can limit access to capital.

SS.9-12.EC.FL.3. Explain how time, interest rates, and inflation influence saving patterns over a lifetime.

SS.9-12.EC.FL.9. Evaluate the disparate impact of government and private business policies related to banking, credit, and mortgage lending in one's own and others' contexts while using current economic indicators to analyze or propose future policies.



**Course
Essential
Questions**

Course Essential Questions

- How do you take control of your own money?
- Why is scarcity a problem that everyone faces?
- How do societies determine what, how and for whom to produce?
- Should governments intervene to foster competition?
- Given the current economic situation in the U.S., what steps should the Federal Open Market Committee take to promote economic growth, price stability, and high employment?



**Grade
Calculation
Definitions**

Students will be provided with multiple and varied opportunities to demonstrate mastery of learning standards. Although varied in content, all courses will include examples of practice and evidence of learning:

- **Evidence of Learning:** Tasks or assessments where feedback is provided to the student and considered evidence of a student's level of proficiency on a given standard or skill. This may include, but is not limited to, formative tasks that provide insights on areas for growth as well as summative tests, projects and/or performances. In this course, specific examples include: Group Presentations, Free Response Questions, Research Projects, Debates and Unit Tests.
- **Practice:** Tasks that are connected to course standards and learning targets that promote the development of skills and/or knowledge that will be assessed, but where feedback is not provided. This may include, but is not limited to daily readings, note taking, practice exercises and tasks essential to the learning process. In this course, specific examples include: Classroom discussion, worksheets, simulations and practice problems.



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Grading Disbursement

Semester grades for all classes (prior to the final exam) will be calculated by a weighted average. As part of the calculation for the overall semester grade, final exams/projects will not exceed 15% of the semester grade.

A = 100-90%, B = 89-80%, C = 79-70%, D = 69-60%, F = 59-0%

Semester Grade:

- Coursework = 85% (Evidence of Learning = 100%, Practice= 0%)
- Final Exam = 15% *Final Exam Format: Project (Research, Paper, Presentation, Q &A)*

Grading Practices

Grades communicate each student's progress toward mastery of goals/standards for the course.

- Infinite Campus Symbols/Comments:
 - A score of "Missing" (M) will indicate an assessment has not been turned in and the comments section will include a specific date by which students can still submit. After that date, a zero (0) will be recorded.
 - Any score may also have a comment indicating the due date, turned in, late, reassessment eligibility including the timeline and/or reassessment final scores.
 - A zero indicates that no attempt was made by the student. If a legitimate attempt is made on an assessment and practice work has been completed in a consistent and timely manner (*completing 85% of practice listed in Infinite Campus.*), a score of 50% will be the lowest possible grade.
- Late Work:
 - Evidence of Learning work submitted after the original due date cannot be penalized more than a total of 10% and can be submitted for credit up to 5 days after the original due date.
 - Practice Work is not accepted for credit after the due date.
- Other:
 - No extra credit will be issued.

D203 AI Belief Statement

At Naperville North High School, we strive to build a learner's mindset in all students, developing qualities such as adaptability, communication, critical thinking, and global citizenship. Generative Artificial Intelligence (AI), offers new opportunities to engage with important technology relevant to the future that also raises significant educational considerations. AI tools provide unique ways to engage students in the learning process, hence we encourage our staff to guide students in using AI responsibly. Teachers have the authority to establish guidelines for AI use in their classrooms, setting clear expectations for how AI can be used on learning tasks. Concurrently, we recognize that reliance on AI risks replacing genuine student engagement and original thought, undermining the attributes we aim to cultivate. Striking a balance between leveraging AI tools effectively and maintaining educational standards is crucial to the learning experience of each student.

Academic Integrity Code

District 203 students are challenged to address the academic process enthusiastically, diligently, and most importantly, honestly. It is the responsibility of our students, teachers, and administration to uphold the fundamental academic values of honesty, responsibility, fairness, respect and trust. The integrity of our district's academic programs is built upon these principles.

Academic integrity violations include cheating, plagiarism, self-plagiarism or copy infringement, obtaining or providing an unfair advantage, using a writing service and/or AI in place of original



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work unless specifically authorized by staff, falsification of documents, unauthorized access to records, and inappropriate collaboration, whether intentional or unintentional. The classroom teacher and administration will collaborate and exercise professional judgment in determining academic integrity violations.

Technology Expectations

- **Cell phones:** Students will be expected to store their cell phones in a phone holder or designated classroom location throughout each class period as communicated by each teacher. Cell phones should not be seen or heard in the classroom setting. Appropriate use of cell phones is allowed during passing periods, during study halls, at lunch, before and after school. Please note that cell phone use is strictly prohibited in locker rooms and restrooms at all times.
- **Ear buds and headphones:** The use of ear buds and headphones is strictly prohibited in the classroom unless permission has been granted by the teacher. Ear buds and headphones should not be seen or heard in the classroom setting. For safety reasons, students should also be able to hear announcements, alerts, etc. at all times and, therefore, students are permitted to use one ear bud or headphone during passing periods, at lunch, before and after school.
- **District issued Chromebooks:** Students are required to use their District issued Chromebook and will not be permitted to use personal laptops or devices in the classroom setting. Student personal devices are not protected by district systems and put student safety and the safety of our network at risk. Additionally, student personal devices are not enabled with applications and programs necessary for administration of state and AP assessments.

Reassessment Policy

The purpose of reassessment is to allow students to demonstrate mastery of course standards in which they remain deficient. Higher reassessment grades will replace the original assessment score, but will not exceed 85%.

- Practice work is not eligible for reassessment.
- Evidence of Learning work may be eligible for reassessment provided practice has been completed before the first assessment. Refer to the chart below for eligibility:

☐ The assessment included multiple opportunities for feedback and improvement in the process for the final product OR formative assessments are aligned to standards, allow students to practice in the same assessment format, and gain feedback for improvement before the summative assessment.	☐ There was timely and consistent completion of practice work and formative assessments. ☐ A one-time performance on an assessment does not reflect the student’s level of proficiency leading up to the assessment. ☐ Summative assessment score is below 85%.
Not eligible for reassessment	Eligible for reassessment if all three statements above are true.



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	Reassessment Parameters: • The reassessment opportunity will require designated learning experiences that demonstrate readiness as assigned by the teacher. • Reassessments MUST be completed within 5 school days of the student receiving feedback unless otherwise determined by the instructor. The reassessment deadline should be communicated in an IC comment. • The final reassessment score will be capped at 85%.
Student Communication	• You are encouraged to communicate with their teacher regarding questions. • Teachers make every effort to respond to emails and phone calls within 24 hours during the workweek. • The best way to communicate with teachers is through email; however, if you haven't received a response within 48 hours, please resend the email or call their voicemail. Your email may have been filtered.
Additional Resources for Support	• You can make an appointment with your teacher should you need additional instruction or support in learning material. • You can attend peer tutoring in the Lit Center during lunch periods to receive extra support or to work on assignments. • You can drop in to work with a peer tutor during lunch periods or before school in the Literacy Center.
Parents or Guardians Partnership	Naperville North believes in a collective partnership with parents/guardians which provides students the best opportunities for success. Some ways parents/guardians can support their student's learning are: • Actively check Infinite Campus for their student's grades. ○ Infinite Campus is a tool to progress monitor student work until the final course grade is posted. ○ Monthly progress grades are posted and represent the current grade of a student in the course at that moment in time. • Discuss missing assignments, reiterate due dates, help organize folders, materials, assignment notebooks, and review upcoming projects and assessments.
Field Trips	Course Field trips are designed to enrich the learning experience of the students to make more solid connections to the content of the course. The field trips, while such great learning experiences, are a privilege. Students must be passing all of their classes and in compliance with our attendance policy in order to qualify for the field trip experience