

Geneva CUSD 304
Content-Area Curriculum Frameworks
Grades 6-12
Business

<p><i>Mission Statement</i></p>	<p>In the Business Department, our mission is to:</p> <ul style="list-style-type: none"> • Provide a variety of subject areas. • Introduce students to current technologies and help develop proficiency. • Teach and encourage students to apply a decision-making process. • Enhance student understanding through hands-on experience. • Introduce students to career opportunities and related job skills needed to compete in the global marketplace. • Promote feelings of self-worth and provide for individual creativity. 						
<p><i>Course Sequence</i> (Grades 6-12)</p>	<table style="width: 100%; border: none;"> <tr> <td style="text-align: center; width: 33%;">9/10 General Business</td> <td style="text-align: center; width: 33%;">→ 10-12 Consumer Education*</td> <td style="text-align: center; width: 33%;">→ 11/12 Accounting I Accounting II Marketing I Marketing II International Business Business Law</td> </tr> <tr> <td style="text-align: center; width: 33%;">9-12 Computer I</td> <td style="text-align: center; width: 33%;">→ 9-12 Essential Business Skills</td> <td style="text-align: center; width: 33%;">→ 10-12 Computer II Desktop Publishing</td> </tr> </table> <p style="text-align: center;">*state-mandated course</p>	9/10 General Business	→ 10-12 Consumer Education*	→ 11/12 Accounting I Accounting II Marketing I Marketing II International Business Business Law	9-12 Computer I	→ 9-12 Essential Business Skills	→ 10-12 Computer II Desktop Publishing
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Course Framework

Course Title Grade Level Semesters (1-2-3-4) Prerequisite	Consumer Education 10, 11, 12 1 None
Course Description	This semester course is designed to help students make important personal financial and economic decisions with assurance and competence. The student will learn basic economic concepts related to his/her role as a consumer, producer and citizen. There is an emphasis on such topics as budgeting, comparison shopping, credit, installment buying, consumer taxes, saving and investing and insurance. Students practice application necessary for everyday, consumer-living decisions.
District-approved Materials and/or Resources	TEXTBOOK: Consumer Education and Economics By Ross E. Lowe, Charles A. Malouf and Annette R. Jacobson McGraw-Hill Glencoe, New York, NY

Unit Frameworks

<p>Unit of Study: major topics</p>	<p>Unit One: Preparing for Consumer Choices 1. Consumer Powers and Protections 2. Consumer Management Skills 3. Responsible Choices 4. Career Choices</p>	<p>Resources that will support instruction</p>
<p>Illinois Learning Standards, Benchmarks, National Standards Assessment Frameworks, or other standards that will be taught in this unit</p>	<p>1A1I Expand knowledge of word origins and derivations 1A4I Identify and analyze the meanings of specialized vocabulary/terminology 1B2H Relate literature selections and informational text to self, world and other texts. 1B4H Apply self-monitoring and self-correcting strategies continuously to clarify understanding (e.g., in addition to previous skills, draw comparisons to other readings). 1B5H Demonstrate an accurate understanding of important information in the text by focusing on the key ideas presented explicitly or implicitly. 1B2I Relate reading with information from other sources (e.g. prior knowledge, personal experience, other reading) 1B3I Analyze a variety of texts for purpose, structure, content, detail and effect. 1B5I Analyze overall themes and discover coherence 1B6I Clarify meaning of text by focusing on the key ideas presented explicitly or implicitly 1B1J Relate reading to self, world and other texts and experiences and make connections to related information 1C1H Use information from the text to form, explain and support questions and predictions. 1C2H Generate and respond to questions that reflect higher level thinking skills (e.g., analysis, synthesis, evaluation). 1C3H Ask open-ended questions to improve critical thinking skills. 1C11H Synthesize key points and supporting details to form conclusions. 1C12H Recognize how illustrations reflect, interpret and enhance the text. 1C13H Draw conclusions based on information found in visual information and data. 1C14H Explain how visual information and data support written text. 1C8I Explain and justify an interpretation of the text using relevant, accurate references. 1C9I Challenge ideas presented in a text through questions about specific parts of the text. 1C10I Interpret tables, graphs, diagrams and maps in conjunction with related text by drawing conclusions to support text. 2B3H Paraphrase, summarize, synthesize and evaluate information from a variety of texts and genres. 2B4H Make connections between text and its culture. 2B2I Respond to text by evaluating key ideas</p>	

2B3I Make connections between a text and its cultural environment

2B4I Evaluate how attitudes toward a situation or problem (e.g. attitudes concerning environment, immigrants, poverty, parent-child relationships) change in different periods of history or in different cultures

3C5I Demonstrate the proper format/conventions for business letters.

3C7I Develop a cover letter and resume for a particular job title.

4A2H Separate main ideas, supporting facts and details while listening.

4A1I Demonstrate understanding of material, concepts and ideas in formal/informal presentations

4A2I Analyze, synthesize and evaluate information from recorded materials and live presentations

4A4I Ask probing, idea-generating questions and make appropriate statements to clarify and add to meaning

4A1J Demonstrate understanding of materials, concepts and ideas

4A2J Analyze, synthesize and evaluate information

4A3J Analyze possible alternative viewpoints related to the content of verbal presentations (e.g. debates)

4A5J Paraphrase and/or summarize information with appropriate editorial comment

4B1H Align content, vocabulary, rate, volume and style with the characteristics of the audience and intent of the message.

4B1I Communicate effectively the intended message

4B2I Use effective verbal and nonverbal feedback (response) strategies to adjust message

4B3I Use a variety of verbal and nonverbal cues (e.g. pauses, posture change, location, tone of voice)

4B4I Use language that is clear, audible and appropriate

4B10I Discuss a problem within a group setting, list and evaluate possible solutions to attempt consensus

5A4H Identify accurate, current and credible sources to solve problems or answer questions through research

5A2I Distinguish among kinds of information needed to solve a problem, present possible solutions or extend information about a topic or problem (e.g., fact/opinion, example/evidence).

5A3I Apply criteria for determining the credibility of multiple sources of information.

5B1I Analyze and evaluate information.

5B2J Develop simple conclusions based on inductive and/or deductive reasoning

6A3I Represent, order and compare real numbers

14A1H Evaluate the rights and responsibilities of the individual within their family, social groups, community or nation

14A2H Categorize programs and services provided by governments into local, state and federal levels.

14A1I Analyze how local, state and national governments serve the purposes for which they were created

14A3I Analyze how public policy issues are influenced by government actions

(e.g., transportation, the environment).

14A4I Recognize the responsibilities of some of the departments and regulatory agencies of the federal government (e.g., the Treasury, NASA, EPS, FCC)

14D1H Summarize the actions of an individual's or group's effort to influence current public policy in their community, state or nation.

14F1I Describe significant historical events and processes that brought about changes in the political ideas and traditions of the United States (e.g., Civil War, the New Deal).

15A5I Analyze the impact of inflation and deflation on lenders, savers, borrowers, people on fixed incomes and on the economy as a whole.

15A6I Analyze the factors that lead to different unemployment rates for various groups (e.g., different ethnic groups, income levels, gender, age and regions of the country).

15B5H Explain why shortages and surpluses occur in a market economy and provide real-world examples of each.

15B3I Analyze the potential impact of current events on the price of consumer goods or services (e.g., new environmental regulations for automobiles; hurricanes and floods in agricultural areas).

15C4J Cite examples of government intervention in the marketplace and analyze the impact of that intervention on consumers and producers.

15D6H Identify new technologies over time and explain their impact on the economy.

15D10I Identify ways in which the productivity of labor can be increased.

15E4I Provide examples of government responses that have had a positive or negative effect on society, the environment or markets.

16B1I Compare/contrast the causes and effects of significant political events in a period of United States history

16B2I Summarize how principles of the United States Constitution were applied to resolve a political conflict (e.g. states rights, civil rights)

16C1I Discuss the values and beliefs that fostered significant economic developments and institutions in the United States over time.

16C2I Identify the causes and effects of significant economic legislation over time.

16C4J Describe the influence of economic interest groups on the direction of the national economy since World War II.

16D1I Analyze the social history aspects of significant events in world history since 1500 (e.g. colonization, Protestant Reformation, industrialization, rise of technology, human rights movement, Holocaust)

16D4I Appraise the long-term effects, including unintended consequences, on American society that occurred as a result of watershed events in American social history.

16D1J Assess the significance of a watershed event in United States social history.

16D3J Assess the impact of social movements on the social, political and economic institutions and cultures of the United States.

16E3I Identify the origins of significant environmental issues confronting the United States and North America.

	<p>16E5I Explain how an environmental issue confronting one region of the United States has affected the environment in other regions.</p> <p>16E1J Assess the significance of a watershed event in United States environmental history.</p> <p>16E3J Assess the progress made by national organizations in addressing environmental issues in the United States since 1945.</p> <p>18C1I Identify historical examples of how different ideas about emotions, motivation and personality have led to significant social change</p> <p>22B1H Demonstrate actions to be taken during emergency situations (tornadoes, fire, lightning)</p> <p>22B1I..Discuss laws that have been written to govern the production and dissemination of health information and products (e.g. food labels)</p>
<p>Objectives</p> <ul style="list-style-type: none"> ○ Conceptual ○ Factual ○ Procedural 	<ul style="list-style-type: none"> • Identify the economic roles of individuals. • Describe ways that consumers influence the marketplace. • Analyze the impact of technology on consumers. • Explain effective uses of consumer skills • Explain consumer rights and responsibilities. • Identify laws that protect consumers. • Describe sources of consumer information and protection. • Describe ways to protect yourself from identity theft. • Identify laws protecting consumer privacy. • Explain guidelines for preventing online harassment. • Recognize examples of deception and fraud. • Explain how to report deception and fraud. • Demonstrate how to make an effective consumer complaint. • Identify sources of assistance for resolving consumer problems. • Analyze how needs, wants, values, and standards affect priorities and goals. • Distinguish between different types of goals. • Explain guidelines for setting and reaching goals. • Identify types of resources. • Explain the relationship between scarcity and opportunity cost. • Describe strategies for managing resources. • Describe the importance of making planned decisions. • Explain decision-making steps. • Analyze factors that influence consumer decisions. • Evaluate the reliability of information sources.

	<ul style="list-style-type: none"> • Identify sources of consumer information. • Explain ways to use consumer information effectively. • Explain the meaning of ethics. • Give guidelines for consumer courtesy. • Describe the costs of shoplifting. • Analyze the role of ethics in consumer decisions. • Explain civic duties and responsibilities of citizenship. • Describe ways to be of service to your community. • Analyze the benefits of cooperation, teamwork, and leadership skills. • Evaluate the impact of environmental issues. • Describe the role of government and consumers in protecting the environment. • Explain ways to conserve natural resources. • Analyze the impact of career decisions. • Explain strategies for balancing multiple roles. • Discuss workplace policies affecting families. • Explain the benefits of career planning. • Identify factors to consider in choosing a career path. • Describe consumer and management career opportunities. • Analyze the risks and rewards of entrepreneurship. • Analyze the relationship between education and career opportunities. • Give guidelines for selecting among educational opportunities. • Explain ways to manage education costs. • Describe effective job search skills. • Explain how to evaluate job offers. • Identify federal laws that promote fair hiring. • Describe skills that contribute to success on the job. • Explain appropriate employee behavior. • Give guidelines for leaving a job. 				
Assessments	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%; text-align: left;">Performance Tasks</th> <th style="width: 50%; text-align: left;">Other Evidence</th> </tr> </thead> <tbody> <tr> <td style="vertical-align: top;"> Quizzes on daily topics Discussion of daily topics Start Budget Project: Career Exploration Resume/Cover Letter Unit Test </td> <td style="vertical-align: top;"></td> </tr> </tbody> </table>	Performance Tasks	Other Evidence	Quizzes on daily topics Discussion of daily topics Start Budget Project: Career Exploration Resume/Cover Letter Unit Test	
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Unit of Study: major topics	Unit Two: Understanding Economic Principles 5. The U.S. Economic System 6. The Health of the Economy	Resources that will support instruction
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5A4H Identify accurate, current and credible sources to solve problems or answer questions through research

5A2I Distinguish among kinds of information needed to solve a problem, present possible solutions or extend information about a topic or problem (e.g., fact/opinion, example/evidence).

5A3I Apply criteria for determining the credibility of multiple sources of information.

5A4I Organize information for different formats (e.g. narrative report, data analysis)

5B1I Analyze and evaluate information.

5B2J Develop simple conclusions based on inductive and/or deductive reasoning

6A3I Represent, order and compare real numbers

14A4I Recognize the responsibilities of some of the departments and regulatory agencies of the federal government (e.g., the Treasury, NASA, EPS, FCC)

14A5I Identify sources of revenue and funding used to support government services at the local, state, and federal governments.

14D1H Summarize the actions of an individual's or group's effort to influence current public policy in their community, state or nation.

14F1I Describe significant historical events and processes that brought about changes in the political ideas and traditions of the United States (e.g., Civil War, the New Deal).

15A1H Explain how the price of productive resources in a market economy would influence producer decisions about how, how much and what to produce.

15A2H Analyze the relationship between productivity and wages

15A4H Describe the role of financial institutions in the economy.

15A6H Define GDP.

15A1I Analyze the differences between a market and command economy (i.e., private ownership, methods of allocation).

15A2I Demonstrate how GDP can be used as a measurement of a country's economic growth or decline over time.

15A3I Explain that a country's total output of goods and services can and does fluctuate from year to year.

15A4I Identify the Consumer Price Index (CPI) as the most commonly used measure of price-level changes in the economy.

15A5I Analyze the impact of inflation and deflation on lenders, savers, borrowers, people on fixed incomes and on the economy as a whole.

15A7I Explain why the unemployment rate is an imperfect measure of unemployment in the economy

15A8I Identify the economic cost of unemployment.

15B1H Explain why, as the market price of a good or service goes up, the quantity demanded by consumers goes down.

15B3H Predict how the change in price of one good or service can lead to changes in prices of other goods and services.

15B5H Explain why shortages and surpluses occur in a market economy and provide real-world examples of each.

15B3I Analyze the potential impact of current events on the price of consumer goods or services (e.g., new environmental regulations for automobiles; hurricanes and floods in agricultural areas).

15C3H Explain why, as the market price of a good or service goes up, the quantity supplied also goes up.

15C1I Predict the impact of changes in interest rates on business investment spending

15C2I Explain how policies that change interest rates can be used to affect the level of spending.

15C3I Analyze how producers respond to incentives and allocate their scarce resources to maximize profits.

15C4I Predict what goods and services might be in demand as a result of a specific political action or natural disaster

15C6I Demonstrate how increases in productivity result from advances in technology and other resources.

15C9I Analyze the impact entrepreneurs and their business or idea has on consumers and the economy

15C2J Analyze the impact on consumers of reduced competition in an industry.

15C4J Cite examples of government intervention in the marketplace and analyze the impact of that intervention on consumers and producers.

15C5J Evaluate the importance of private ownership of productive resources in a market economy.

15C7J Analyze the effects of competition on the price, quality and quantity produced of a good.

15D6H Identify new technologies over time and explain their impact on the economy.

15D8I Explain how measures of productivity are used in producer decisions.

15E1H Identify examples of proportional, progressive and regressive taxes in the economy.

15E2H Evaluate the fairness and efficiency of each kind of tax.

15E3H Analyze the benefits and costs to individuals and businesses of government policies that affect the economy.

15E4H Identify the main sources of revenue for federal and for state governments.

15E1I Give examples of public goods and services that producers will not produce because they cannot be withheld from those who do not pay for it (e.g., roads, national defense and environmental preservation).

15E3I Explain when (under what circumstances) and why markets do not allocate resources effectively.

15E4I Provide examples of government responses that have had a positive or negative effect on society, the environment or markets.

15E5I Explain how technological development affects current and future consumption, production and overall competitiveness in the marketplace.

15E6I Explain how investing in new physical or human capital may increase future production and consumption.

15E7I Identify monetary policy in the U.S., and explain who determines that policy.

15E8I Identify fiscal policy in the U.S., and explain who determines that policy.

15E1J Identify government policies that are designed to directly redistribute income, and explain why such policies exist.

15E4J Analyze the impact of increasing or decreasing federal spending and/or reducing or increasing taxes on: employment, output, price level and interest rates in the short run.

15E6J Explain the causes of inflation.

16B1I Compare/contrast the causes and effects of significant political events in a period of United States history

16B2I Summarize how principles of the United States Constitution were applied to resolve a political conflict (e.g. states rights, civil rights)

16C1I Discuss the values and beliefs that fostered significant economic developments and institutions in the United States over time

16C2I Identify the causes and effects of significant economic legislation over time.

16C4J Describe the influence of economic interest groups on the direction of the national economy since World War II.

16C6J Assess the role of the Federal Government in shaping the United States economic system.

16D4I Appraise the long-term effects, including unintended consequences, on American society that occurred as a result of watershed events in American social history.

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	<p>history. 18C1I Identify historical examples of how different ideas about emotions, motivation and personality have led to significant social change 22B1H Demonstrate actions to be taken during emergency situations (tornadoes, fire, lightning)</p>	
<p>Objectives</p> <ul style="list-style-type: none"> ○ Conceptual ○ Factual ○ Procedural 	<ul style="list-style-type: none"> • Explain why economic systems develop. • Distinguish between traditional, command, market, and mixed economies. • Describe goals and characteristics of the U.S. economy. • Describe factors that motivate and influence production. • Explain forces that determine prices in a free market. • Discuss the roles of producers and consumers in the U.S. economy. • Give examples of public goods and services. • Describe government programs for redistributing income. • Explain why the government regulates economic activity. • Identify two ways in which the government can stabilize the economy. • Explain the purposes of taxation. • Describe taxes paid by U.S. consumers. • Explain principles of tax fairness. • Identify major government spending categories. • Describe the phases of the business cycle. • Analyze the effects of economic conditions on consumers. • Discuss factors that affect the state of the economy. • Explain measurements used to gauge the state of the economy. • Distinguish between a budget surplus and a budget deficit. • Identify reasons for deficit spending by governments. • Analyze the effects of the national debt on consumers. • Compare and contrast fiscal and monetary policy. • Explain the role of the Federal Reserve System. • Analyze how the Fed's actions affect consumers. 	
<p>Assessments</p>	<p>Performance Tasks</p> <p>Quizzes on daily topics Discussion of daily topics Unit Test</p>	<p>Other Evidence</p>

Unit of Study: major topics	Unit Three: Managing Your Money 8. Income and Taxes 9. Financial Planning 10. Banking 11. Consumer Credit	Resources that will support instruction
Illinois Learning Standards, Benchmarks, National Standards Assessment Frameworks, or other standards that will be taught in this unit	1A1I Expand knowledge of word origins and derivations 1A4I Identify and analyze the meanings of specialized vocabulary/terminology 1B2H Relate literature selections and informational text to self, world and other texts. 1B4H Apply self-monitoring and self-correcting strategies continuously to clarify understanding (e.g., in addition to previous skills, draw comparisons to other readings). 1B5H Demonstrate an accurate understanding of important information in the text by focusing on the key ideas presented explicitly or implicitly. 1B2I Relate reading with information from other sources (e.g. prior knowledge, personal experience, other reading) 1B3I Analyze a variety of texts for purpose, structure, content, detail and effect. 1B5I Analyze overall themes and discover coherence 1B6I Clarify meaning of text by focusing on the key ideas presented explicitly or implicitly 1B1J Relate reading to self, world and other texts and experiences and make connections to related information 1C1H Use information from the text to form, explain and support questions and predictions. 1C2H Generate and respond to questions that reflect higher level thinking skills (e.g., analysis, synthesis, evaluation). 1C3H Ask open-ended questions to improve critical thinking skills. 1C11H Synthesize key points and supporting details to form conclusions. 1C12H Recognize how illustrations reflect, interpret and enhance the text. 1C13H Draw conclusions based on information found in visual information and data. 1C14H Explain how visual information and data support written text. 1C8I Explain and justify an interpretation of the text using relevant, accurate references. 1C9I Challenge ideas presented in a text through questions about specific parts of the text. 1C10I Interpret tables, graphs, diagrams and maps in conjunction with related text by drawing conclusions to support text. 2B3H Paraphrase, summarize, synthesize and evaluate information from a variety of texts and genres. 2B4H Make connections between text and its culture. 2B2I Respond to text by evaluating key ideas 2B3I Make connections between a text and its cultural environment 3A1H Develop compositions that contain complete sentences and effective	

paragraphs.

3A3H Use appropriate sentence structure (i.e. simple, compound, complex, compound/complex) and sentence types (i.e. interrogative, imperative, declarative, exclamatory).

3A4H Proofread for correct English conventions.

3C1H Use appropriate language, details and format for a specified audience.

3C4I Adjust voice, tone, vocabulary and grammatical conventions according to both purpose and audience.

3C9I Use available technology to draft, design, produce, revise and present compositions and multimedia works for specified audiences.

4A2H Separate main ideas, supporting facts and details while listening.

4A1I Demonstrate understanding of material, concepts and ideas in formal/informal presentations

4A2I Analyze, synthesize and evaluate information from recorded materials and live presentations

4A4I Ask probing, idea-generating questions and make appropriate statements to clarify and add to meaning

4A1J Demonstrate understanding of materials, concepts and ideas

4A2J Analyze, synthesize and evaluate information

4A5J Paraphrase and/or summarize information with appropriate editorial comment

4B1H Align content, vocabulary, rate, volume and style with the characteristics of the audience and intent of the message.

4B1I Communicate effectively the intended message

4B2I Use effective verbal and nonverbal feedback (response) strategies to adjust message

4B3I Use a variety of verbal and nonverbal cues (e.g. pauses, posture change, location, tone of voice)

4B4I Use language that is clear, audible and appropriate

4B6I Demonstrate effective use of visual aids and available technology.

4B10I Discuss a problem within a group setting, list and evaluate possible solutions to attempt consensus

5A4H Identify accurate, current and credible sources to solve problems or answer questions through research

5A3I Apply criteria for determining the credibility of multiple sources of information.

5A5J Organize information for a presentation.

5B1I Analyze and evaluate information.

5B2J Develop simple conclusions based on inductive and/or deductive reasoning

5B1I Analyze and evaluate information.

6A3I Represent, order and compare real numbers

11A3F Collect and organize data accurately, *using consistent measuring and recording techniques with necessary precision, or *using appropriate metric units, or *documenting data accurately from collecting instruments, or *graphing data appropriately.

11A5F Report the process and results of an investigation, *using available

	<p>technologies for presentations, or *distinguishing observations that support the original hypothesis, or *analyzing a logical proof or explanation of findings, or*generating additional questions which address procedures, similarities, discrepancies or conclusions for further investigations.</p> <p>14A1I Analyze how local, state and national governments serve the purposes for which they were created</p> <p>14A4I Recognize the responsibilities of some of the departments and regulatory agencies of the federal government (e.g., the Treasury, NASA, EPS, FCC)</p> <p>15A4H Describe the role of financial institutions in the economy.</p> <p>15A5I Analyze the impact of inflation and deflation on lenders, savers, borrowers, people on fixed incomes and on the economy as a whole.</p> <p>15B1I Describe various ways a consumer can pay for a good or service</p> <p>15B2I Evaluate the costs and benefits of differing ways to pay for a variety of consumer purchases.</p> <p>15B3I Analyze the potential impact of current events on the price of consumer goods or services (e.g., new environmental regulations for automobiles; hurricanes and floods in agricultural areas).</p> <p>15C2I Explain how policies that change interest rates can be used to affect the level of spending.</p> <p>15C4J Cite examples of government intervention in the marketplace and analyze the impact of that intervention on consumers and producers.</p> <p>16C1I Discuss the values and beliefs that fostered significant economic developments and institutions in the United States over time.</p> <p>16C2I Identify the causes and effects of significant economic legislation over time.</p> <p>16D1I Analyze the social history aspects of significant events in world history since 1500 (e.g. colonization, Protestant Reformation, industrialization, rise of technology, human rights movement, Holocaust)</p> <p>18C1I Identify historical examples of how different ideas about emotions, motivation and personality have led to significant social change</p> <p>22B1H Demonstrate actions to be taken during emergency situations (tornadoes, fire, lightning)</p> <p>22B1I..Discuss laws that have been written to govern the production and dissemination of health information and products (e.g. food labels)</p>
<p>Objectives</p> <ul style="list-style-type: none"> ○ Conceptual ○ Factual ○ Procedural 	<ul style="list-style-type: none"> • Distinguish between types of income. • Explain regulations affecting pay. • Give examples of benefits. • Describe employment classifications and their effect on pay and benefits. • Explain variations in how workers receive pay. • Describe the information found on a pay stub. • Identify paycheck deductions and their purposes. • Identify responsibilities related to income taxes.

- Describe the purposes of various income tax forms.
- Explain the types of information included on a tax return.
- Discuss the benefits of tax planning.
- Explain the benefits of financial planning.
- Describe steps in financial planning.
- Recognize how life stage and events can affect financial plans.
- Describe how computer software can aid in managing personal and family finances.
- Explain guidelines for choosing and using financial management software.
- Explain the purpose and benefits of a budget.
- Describe how to create and use a budget.
- Explain reasons for keeping certain records and documents.
- Identify types of records and documents to keep and for how long.
- Describe ways to store and organize records and documents.
- Identify sources of professional financial and legal advice.
- Analyze factors to consider when seeking professional advice.
- Describe the services offered by financial institutions.
- Distinguish among various types of financial institutions.
- Explain guidelines for choosing a financial institution.
- Explain various electronic banking methods.
- Give consumer guidelines for using electronic banking.
- Identify reasons for having a checking account.
- Describe factors to consider in selecting a checking account.
- Explain checking account procedures and responsibilities.
- Describe alternatives to cash, personal checks, and credit cards.
- Explain possible reasons for using each form of payment.
- Explain basic principles of credit.
- Describe types of credit.
- Analyze the benefits, costs, and drawbacks of using credit.
- Analyze factors that affect the ability to get credit.
- Explain the significance of credit reports.
- Describe how to establish and maintain a good credit history.
- Identify sources and types of credit cards.
- Evaluate credit card terms and conditions.
- Give guidelines for using credit cards wisely.
- Explain how to resolve credit card billing problems.
- Discuss sources and types of loans.
- Explain provisions that may be found in loan contracts.
- Describe the loan process from application to payment.
- Analyze the consequences of excess debt.
- Identify warning signs of excess debt.
- Describe assistance and remedies for debt problems.

Assessments	Performance Tasks	Other Evidence
	Quizzes on daily topics Discussion of daily topics Complete Budget Project Checking Account Simulation Lending Institution Presentations Unit Test	

Unit of Study: major topics	Unit Four: Building Financial Security 12. Savings 13. Investments 14. Insurance	Resources that will support instruction
Illinois Learning Standards, Benchmarks, National Standards Assessment Frameworks, or other standards that will be taught in this unit	1A1I Expand knowledge of word origins and derivations 1A4I Identify and analyze the meanings of specialized vocabulary/terminology 1B2H Relate literature selections and informational text to self, world and other texts. 1B4H Apply self-monitoring and self-correcting strategies continuously to clarify understanding (e.g., in addition to previous skills, draw comparisons to other readings). 1B5H Demonstrate an accurate understanding of important information in the text by focusing on the key ideas presented explicitly or implicitly. 1B2I Relate reading with information from other sources (e.g. prior knowledge, personal experience, other reading) 1B3I Analyze a variety of texts for purpose, structure, content, detail and effect. 1B5I Analyze overall themes and discover coherence 1B6I Clarify meaning of text by focusing on the key ideas presented explicitly or implicitly 1B1J Relate reading to self, world and other texts and experiences and make connections to related information 1C1H Use information from the text to form, explain and support questions and predictions. 1C2H Generate and respond to questions that reflect higher level thinking skills (e.g., analysis, synthesis, evaluation). 1C3H Ask open-ended questions to improve critical thinking skills. 1C11H Synthesize key points and supporting details to form conclusions. 1C12H Recognize how illustrations reflect, interpret and enhance the text. 1C13H Draw conclusions based on information found in visual information and data. 1C14H Explain how visual information and data support written text. 1C8I Explain and justify an interpretation of the text using relevant, accurate references. 1C9I Challenge ideas presented in a text through questions about specific parts of the text. 1C10I Interpret tables, graphs, diagrams and maps in conjunction with related text by drawing conclusions to support text. 2B3H Paraphrase, summarize, synthesize and evaluate information from a variety of texts and genres. 2B4H Make connections between text and its culture. 2B2I Respond to text by evaluating key ideas 2B3I Make connections between a text and its cultural environment 4A2H Separate main ideas, supporting facts and details while listening.	

4A1I Demonstrate understanding of material, concepts and ideas in formal/informal presentations

4A2I Analyze, synthesize and evaluate information from recorded materials and live presentations

4A4I Ask probing, idea-generating questions and make appropriate statements to clarify and add to meaning

4A1J Demonstrate understanding of materials, concepts and ideas

4A2J Analyze, synthesize and evaluate information

4A3J Analyze possible alternative viewpoints related to the content of verbal presentations (e.g. debates)

4A5J Paraphrase and/or summarize information with appropriate editorial comment

4B1H Align content, vocabulary, rate, volume and style with the characteristics of the audience and intent of the message.

4B1I Communicate effectively the intended message

4B2I Use effective verbal and nonverbal feedback (response) strategies to adjust message

4B3I Use a variety of verbal and nonverbal cues (e.g. pauses, posture change, location, tone of voice)

4B4I Use language that is clear, audible and appropriate

4B10I Discuss a problem within a group setting, list and evaluate possible solutions to attempt consensus

5A4H Identify accurate, current and credible sources to solve problems or answer questions through research

5A2I Distinguish among kinds of information needed to solve a problem, present possible solutions or extend information about a topic or problem (e.g., fact/opinion, example/evidence).

5A3I Apply criteria for determining the credibility of multiple sources of information.

5A4I Organize information for different formats (e.g. narrative report, data analysis)

5B1I Analyze and evaluate information.

5B2J Develop simple conclusions based on inductive and/or deductive reasoning

6A3I Represent, order and compare real numbers

14A1I Analyze how local, state and national governments serve the purposes for which they were created

14A4I Recognize the responsibilities of some of the departments and regulatory agencies of the federal government (e.g., the Treasury, NASA, EPS, FCC)

15A4H Describe the role of financial institutions in the economy.

15A5I Analyze the impact of inflation and deflation on lenders, savers, borrowers, people on fixed incomes and on the economy as a whole.

15B3I Analyze the potential impact of current events on the price of consumer goods or services (e.g., new environmental regulations for automobiles; hurricanes and floods in agricultural areas).

15C4J Cite examples of government intervention in the marketplace and analyze the impact of that intervention on consumers and producers.

	<p>16B1I Compare/contrast the causes and effects of significant political events in a period of United States history</p> <p>16C1I Discuss the values and beliefs that fostered significant economic developments and institutions in the United States over time.</p> <p>16C2I Identify the causes and effects of significant economic legislation over time.</p> <p>16D1I Analyze the social history aspects of significant events in world history since 1500 (e.g. colonization, Protestant Reformation, industrialization, rise of technology, human rights movement, Holocaust)</p> <p>18C1I Identify historical examples of how different ideas about emotions, motivation and personality have led to significant social change</p> <p>22B1H Demonstrate actions to be taken during emergency situations (tornadoes, fire, lightning)</p> <p>22B1I..Discuss laws that have been written to govern the production and dissemination of health information and products (e.g. food labels)</p>
<p>Objectives</p> <ul style="list-style-type: none"> ○ Conceptual ○ Factual ○ Procedural 	<ul style="list-style-type: none"> • Explain the benefits of saving. • Distinguish between saving and investing. • Explain reasons for saving. • Explain steps for reaching saving goals. • Describe ways to establish a successful savings habit. • Distinguish between simple and compound interest. • Explain the significance of annual percentage yield. • Analyze how time impacts the growth of savings. • Explain factors affecting the choice of savings options. • Identify and compare various savings options. • Explain factors to consider when evaluating investments. • Describe principles for investing wisely • Identify ways to learn more about investing. • Compare and contrast investment options designed for retirement planning. • Explain the need to take an active role in retirement planning. • Explain basic concepts of stock ownership and the stock market. • Evaluate the risks involved in stock ownership. • Describe how to research stocks. • Distinguish between different types of bonds. • Explain the advantages of mutual funds. • Describe insurance investment products.

	<ul style="list-style-type: none"> • Evaluate the risks of investing in real estate, commodities, and collectibles. • Explain the benefits of estate planning. • Describe the purpose of a will and other estate planning documents. • Compare ways to plan for funeral expenses. • Describe the role of insurance in managing risk. • Explain basic insurance concepts. • Give guidelines for choosing insurance. • Analyze the need for various types of auto insurance coverage. • Compare the pros and cons of no-fault insurance. • Describe factors that affect auto insurance rates. • Explain what to do in case of a traffic accident. • Analyze the need for various types of home insurance coverage. • Describe factors affecting home insurance rates. • Explain the purpose of a household inventory. • Analyze the need for various types of health insurance coverage. • Identify sources of health care benefits. • Compare managed care and traditional health plans. • Describe government-sponsored health care programs. • Analyze the need for various types of life insurance coverage. • Distinguish between insurance and investment features of life insurance policies. • Explain factors to consider when purchasing life insurance. 	
Assessments	Performance Tasks Quizzes on daily topics Discussion of daily topics Unit Test	Other Evidence

Unit of Study: major topics	Unit Five: Becoming a Smart Shopper 15. Persuasion in the Marketplace 16. Shopping Skills
Illinois Learning Standards, Benchmarks, National Standards Assessment Frameworks, or other standards that will be taught in this unit	1A1I Expand knowledge of word origins and derivations 1A4I Identify and analyze the meanings of specialized vocabulary/terminology 1B2H Relate literature selections and informational text to self, world and other texts. 1B4H Apply self-monitoring and self-correcting strategies continuously to clarify understanding (e.g., in addition to previous skills, draw comparisons to other readings). 1B5H Demonstrate an accurate understanding of important information in the text by focusing on the key ideas presented explicitly or implicitly. 1B2I Relate reading with information from other sources (e.g. prior knowledge, personal experience, other reading) 1B3I Analyze a variety of texts for purpose, structure, content, detail and effect. 1B5I Analyze overall themes and discover coherence 1B6I Clarify meaning of text by focusing on the key ideas presented explicitly or implicitly 1B1J Relate reading to self, world and other texts and experiences and make connections to related information 1C1H Use information from the text to form, explain and support questions and predictions. 1C2H Generate and respond to questions that reflect higher level thinking skills (e.g., analysis, synthesis, evaluation). 1C3H Ask open-ended questions to improve critical thinking skills. 1C11H Synthesize key points and supporting details to form conclusions. 1C12H Recognize how illustrations reflect, interpret and enhance the text. 1C13H Draw conclusions based on information found in visual information and data. 1C14H Explain how visual information and data support written text. 1C8I Explain and justify an interpretation of the text using relevant, accurate references. 1C9I Challenge ideas presented in a text through questions about specific parts of the text. 1C10I Interpret tables, graphs, diagrams and maps in conjunction with related text by drawing conclusions to support text. 2B3H Paraphrase, summarize, synthesize and evaluate information from a variety of texts and genres. 2B4H Make connections between text and its culture. 2B2I Respond to text by evaluating key ideas 2B3I Make connections between a text and its cultural environment

3A1H Develop compositions that contain complete sentences and effective paragraphs.

3A3H Use appropriate sentence structure (i.e. simple, compound, complex, compound/complex) and sentence types (i.e. interrogative, imperative, declarative, exclamatory).

3A4H Proofread for correct English conventions.

3C1H Use appropriate language, details and format for a specified audience.

3C1I Compose informational writing (e.g. narrative, expository, persuasive, argumentative) that supports a topic or thesis statement with well-articulated evidence.

3C2I Compose an argumentative paper that objectively evaluates two or more positions on an issue and selects the best position, based on the evidence presented.

3C4I Adjust voice, tone, vocabulary and grammatical conventions according to both purpose and audience.

3C9I Use available technology to draft, design, produce, revise and present compositions and multimedia works for specified audiences.

4A2H Separate main ideas, supporting facts and details while listening.

4A1I Demonstrate understanding of material, concepts and ideas in formal/informal presentations

4A2I Analyze, synthesize and evaluate information from recorded materials and live presentations

4A4I Ask probing, idea-generating questions and make appropriate statements to clarify and add to meaning

4A1J Demonstrate understanding of materials, concepts and ideas

4A2J Analyze, synthesize and evaluate information

4A3J Analyze possible alternative viewpoints related to the content of verbal presentations (e.g. debates)

4A5J Paraphrase and/or summarize information with appropriate editorial comment

4B1H Align content, vocabulary, rate, volume and style with the characteristics of the audience and intent of the message.

4B1I Communicate effectively the intended message

4B2I Use effective verbal and nonverbal feedback (response) strategies to adjust message

4B3I Use a variety of verbal and nonverbal cues (e.g. pauses, posture change, location, tone of voice)

4B4I Use language that is clear, audible and appropriate

4B6I Demonstrate effective use of visual aids and available technology.

4B10I Discuss a problem within a group setting, list and evaluate possible solutions to attempt consensus

5A4H Identify accurate, current and credible sources to solve problems or answer questions through research

5A2I Distinguish among kinds of information needed to solve a problem, present possible solutions or extend information about a topic or problem (e.g., fact/opinion, example/evidence).

5A3I Apply criteria for determining the credibility of multiple sources of

information.

5A4I Organize information for different formats (e.g. narrative report, data analysis)

5A5J Organize information for a presentation.

5B1I Analyze and evaluate information.

5B2J Develop simple conclusions based on inductive and/or deductive reasoning

5B1I Analyze and evaluate information.

6A3I Represent, order and compare real numbers

11A3F Collect and organize data accurately, *using consistent measuring and recording techniques with necessary precision, or *using appropriate metric units, or *documenting data accurately from collecting instruments, or *graphing data appropriately.

11A5F Report the process and results of an investigation, *using available technologies for presentations, or *distinguishing observations that support the original hypothesis, or *analyzing a logical proof or explanation of findings, or *generating additional questions which address procedures, similarities, discrepancies or conclusions for further investigations.

14A1I Analyze how local, state and national governments serve the purposes for which they were created

14A4I Recognize the responsibilities of some of the departments and regulatory agencies of the federal government (e.g., the Treasury, NASA, EPS, FCC)

15A5I Analyze the impact of inflation and deflation on lenders, savers, borrowers, people on fixed incomes and on the economy as a whole.

15B2I Evaluate the costs and benefits of differing ways to pay for a variety of consumer purchases.

15B3I Analyze the potential impact of current events on the price of consumer goods or services (e.g., new environmental regulations for automobiles; hurricanes and floods in agricultural areas).

15C4J Cite examples of government intervention in the marketplace and analyze the impact of that intervention on consumers and producers.

15D6H Identify new technologies over time and explain their impact on the economy.

16B1I Compare/contrast the causes and effects of significant political events in a period of United States history

16B2I Summarize how principles of the United States Constitution were applied to resolve a political conflict (e.g. states rights, civil rights)

16C1I Discuss the values and beliefs that fostered significant economic developments and institutions in the United States over time

18C1I Identify historical examples of how different ideas about emotions, motivation and personality have led to significant social change

22B1H Demonstrate actions to be taken during emergency situations (tornadoes, fire, lightning)

22B1I..Discuss laws that have been written to govern the production and dissemination of health information and products (e.g. food labels)

<p>Objectives</p> <ul style="list-style-type: none"> ○ Conceptual ○ Factual ○ Procedural 	<ul style="list-style-type: none"> • Identify forms of advertising. • Analyze the impact of advertising. • Explain how advertising is regulated to protect consumers. • Recognize methods of persuasion used in advertising. • Use critical thinking skills to evaluate ads. • Describe how to benefit from sales, coupons, and other promotions. • Recognize subtle ways sellers encourage consumer spending. • Explain consumer rights regarding telemarketing and door-to-door sales. • Compare and evaluate different types of retailers. • Describe pros and cons of shopping from home. • Explain guidelines for bidding in an Internet auction. • Explain the purpose of a warranty. • Analyze the terms of different types of warranties. • Evaluate the need for a service contract. • Explain guidelines for planning purchases. • Identify steps in researching a product. • Describe strategies for a comparison shopping. • Explain how shopping for services differs from shopping for goods. • Give guidelines for choosing a service provider. • Describe what a contract for services should include.
<p>Assessments</p>	<p>Performance Tasks</p> <p>Quizzes on daily topics</p> <p>Discussion of daily topics</p> <p>Panel Presentations</p> <p>Unit Test</p>