State Content Standards for West Virginia	Episode 101 – What Is a Biz Kid?	Episode 102 – What Is Money?	Episode 103 – How Do You Get Money?	Episode 104 – What Can You Do with Money?	Episode 105 – Money Moves	Episode 106 – Taking Charge of Your Financial Future	Episode 107 – A Biz: What Is It?	Episode 108 – How to Succeed in Biz-Ness by Really Trying!	Episode 109 – Cash and Credit	Episode 110 – How to Achieve Your Financial Goals	Episode 111 – Don't Blow Your Dough	Episode 112 – Introducing Entrepreneurs	Episode 113 – The Biz Kids Challenge	Episode 114 – How to Be a Smart Consumer	Episode 115 – Using Your Credit - Crazy or Compelling?	Episode 116 – Budgeting Basics	Episode 117 – Understanding Business Ethics
SOCIAL STUDIES - Economics and Personal Finance																	
KINDERGARTEN																	
SS.K.E.1 - Students will investigate occupations within the school and local community.							•					•					
SS.K.E.2 - Students will discover the basic needs of people (e.g., shelter, food, clothing, etc.) and give examples of each.																	
SS.K.E.3 - Students will investigate the exchange of goods and services (e.g., money, bartering, trading, etc.).		•		•													

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SS.K.E.4 - Students will distinguish between their wants and needs.				•													
1st GRADE																	
SS.1.E.1 - Students will compare and contrast occupations within the community.			•				•					•					
SS.1.E.2 - Students will distinguish between personal needs and wants and the consequences of personal choices.				•													
SS.1.E.3 - Students will demonstrate the exchange of goods and services.		•															

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SS.1.E.4 - Students will explain how individuals and families earn, spend, and save money.			•	•													
2nd GRADE																	
SS.2.E.1 - Students will investigate various occupations and career opportunities and how they have changed within the state and nation.			•									•					
SS.2.E.2 - Students will consider and categorize needs and wants in a graph, chart, or table to evaluate consequences of one choice over another.																	
SS.2.E.3 - Students will design a system that reflects the understanding of the exchange of goods and services (e.g., trading cards and classroom store).		•		•													

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SS.2.E.4 - Students will explain the role of banks in saving for future purchases and create a graph reflecting savings over time.																	
3rd GRADE																	
SS.3.E.1 - Students will study bank services including checking accounts, savings accounts, and borrowing and create a mock budget.				•												•	
SS.3.E.2 - Students will construct and interpret graphs that illustrate the basic concept of the exchange of goods and services as related to supply and demand and the impact of scarcity of resources.																	
SS.3.E.3 - Students will sequence the path of a product from the raw material to the final product.																	

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SS.3.E.4 - Students will use charts, maps and other data sources to correlate occupations with the economy and the available resources of a region (e.g., West Virginia has coal mining; Pennsylvania has steel mills, etc.).																	
SS.3.E.5 - Students will correlate competition for products with increases in advertising and changes in pricing.								•				•					
4th GRADE																	
SS.4.E.1 - Students will investigate and recognize people as consumers and as producers of goods, and the effects of competition and supply-demand on prices through projects (e.g., developing budgets or products in simulated situations, etc.).																•	
SS.4.E.2 - Students will analyze communication techniques that impact consumer choices (e.g., print/non-print, advertisement, media, etc.) while distinguishing the relationsip of taxation and public services.											•			•	•		

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SS.4.E.3 - Students will determine jobs that are needed according to supply and demand on a national level.												•					
SS.4.E.4 - Students will examine and research how slavery and indentured servitude influenced the early economy of the United States by constructing graphics (e.g., charts, graphs, tables and grids, etc.) displaying the effect of having slaves and indentured servants.																	
5th GRADE																	
SS.5.E.1 - Students will investigatge the roles of consumers and producers in the United States and apply the information to a real life event (e.g., bake sale, sporting events, booth at a fair, snack machines, etc.) using the concepts of sales (e.g., advertising and competition), expenses, profits, supply and demand.			•	•				•				•					
SS.5.E.2 - Students will explain the concept of supply and demand to specific historic and current economic situations in the United States (e.g., slavery, oil, gas, Industrial Revolution, etc.).																	

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SS.5.E.3 - Students will critique the economic reasons for immigration and migration throughout the United States during specific times in history and relate the information to the present (e.g., Great Migration, Ellis Island, etc.).																	
SS.5.E.4 - Students will assess the resources (e.g., oil, land, gas, etc.) of the geographic regions (e.g., Midwest, Middle East, etc.) of the United States and the world and explain their impact on global economic activities.					•												
SS.5.E.5 - Students will evaluate the role of agriculture and the impact of industrialization on the economic development of the United States.																	
SS.5.E.6 - Students will compare the industrial North and the agricultural South prior to the Civil War, the geographic characteristics and boundaries of each region and the basic way of life in each region.																	
SS.5.E.7 - Students will explain the economic problems that forced former slaves to continue to live in servitude even after slavery was officially abolished by the Thirteenth Amendment.			•														

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SS.5.E.8 - Students will compare the economic and social effects of Reconstruction on different populations, including the move from farms to factories and the change from the plantation system to sharecropping.																	
SS.5.E.9 - Students will explain the social and economic effects of Westward Expansion on Native Americans, including changes in federal policies, armed conflicts, opposing views concerning land ownership and Native American displacement.																	
6th GRADE																	
SS.6.E.1 - Students will compare and contrast the basic characteristics of communism, socialism and capitalism.																	
SS.6.E.2 - Students will identify examples of renewable and non-renewable resources and analyze the factors that affect these resources on the individual, local and national economies (e.g., hurricanes, floods, etc.).																	

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SS.6.E.3 - Students will define NAFTA and summarize its effects on the United States economy.																	
SS.6.E.4 - Students will compare and contrast government economic policy beginning with the Reagan era through present day (e.g., Reaganomics, the role of GDP in the economy, etc.).																	
SS.6.E.5 - Students will classify and evaluate the different types of world trade organizations (e.g., trade, military and health).																	
SS.6.E.6 - Students will assess the economic impact of technology on world regions throughout history.																	
7th GRADE																	

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SS.7.E.1 - Students will summarize and give examples of basic economic terms (e.g., barter, supply, demand, trade, interdependence, currency and scarcity).		•	•	•													
SS.7.E.2 - Students will differentiate between goods and services.					•												
SS.7.E.3 - Students will compare the incentives of various countries to explore and settle new lands.																	
SS.7.E.4 - Students will trace how the emergence of traditional economies led to the development of mercantilism and the rise of the middle class.			•	•													
SS.7.E.5 - Students will examine and draw conclusions about how the effects of natural and human events influence an economy (e.g., environmental disasters, diseases and war).																	

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SS.7.E.6 - Students will research and investigate how natural resources impact the economy.																	
8th GRADE																	
SS.8.E.1 - Students will evaluate West Virginia's role in the global economy as it relates to natural resources and national/international business and trade.					•												
SS.8.E.2 - Students will correlate West Virginia economic conditions with the effects on its citizens (e.g., employment, population, migration and health).																	
SS.8.E.3 - Students will analyze the impact of absentee ownership, renewable and nonrenewable natural resources, labor unionization and the development of infrastructure on the economic growth of West Virginia (e.g., railroad, major highways, internet and cellular service).																	

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SS.8.E.4 - Students will research and cite industries and products that are vital to the economy of the four regions of West Virginia both past and present and categorize the related occupations (e.g., tourism, coal, glass, timber, chemical, oil, natural gas, agriculture service industried and gaming).			•	•													
SS.8.E.5 - Students will identify major sources of revenue and their use by state and local governments in West Virginia (e.g., property tax, income tax, licenses, excise tax, severance tax, levies/bonds, gaming and lottery).			•														
SS.8.E.6 - Students will compare and contrast the effects of technological/industrial advances as they relate to economy vs. environment and their effects on the demographic profile of West Virginia (e.g., entrepreneurial businesses, agriculture, tourism, education, interstate commuters, mining and natural gas).												•					
9th GRADE																	
SS.9.E.1 - Students will define scarcity and demonstrate the role of opportunity costs in decision making.				•						•				•	•		

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SS.9.E.2 - Students will examine and illustrate the trade patterns (e.g., resource allocation, mercantilism and other economic systems) of regions of the world across time and explain their significance to the evolution of global economics.					•												
SS.9.E.3 - Students will analyze the importance of family, labor specialization and regional commerce in the development of global trade systems.					•												
SS.9.E.4 - Students will identify types of exchange systems (e.g., barter, money) and the role forms of currency play in acquiring goods and services.		•		•													
SS.9.E.5 - Students will examine the costs of government policies in relation to the rise and fall of civilizations (e.g., Roman Empire, the Crusades and Imperialism).																	
10th GRADE																	

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SS.10.E.1 - Students will analyze the effects of the mercantilism and triangular trade on the emergence of colonial economies (e.g., goals of mercantilism, the mother country's interests vs. colonial interests, regional economies, agricultural vs. manufacturing, colonial products and raw material and transition from mercantilism to free enterprise capitalism).																	
SS.10.E.2 - Students will trace economic development throughout U.S. history (e.g., Colonial period, Revolutionary War, Westward Expansion, Civil War and late 19th/early 20th Centuries) and identify the role of market factors in the settlement of the United States and the development of the free enterprise system.																	
SS.10.E.3 - Students will explain the ideas, values and practices in the Federalist-Anti-Federalist debate, Bank of the U.S. issue, andevaluate their effects on the formation and direction of the nation's economy.																	
SS.10.E.4 - Students will differentiate economic policy in the United States during each era (e.g., Colonial period, Revolutionary, Westward Expansion, Civil War and late 19th/early 20th Centuries) through types of taxes, taxation controversies, the effects of foreign trade and tariff policies.																	
SS.10.E.5 - Students will critique the cause and effect relationship between the labor movement, industrialization and urbanization in the United States.																	

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SS.10.E.6 - Students will explain the concept of capitalism and compare the basic components of other economic systems.					•												
11th GRADE																	
SS.11.E.1 - Students will analyze the industrial organization of the American economy and connect the effects upon the outcome of World War I and subsequent wars (e.g. loans, Lend/Lease Act, Marshall Plan and nuclear arms race).																	
SS.11.E.2 - Students will assess how various executive initiatives and legislative acts influence the United States economy (e.g., Fourteen Points, New Deal, Domino Theory, Great Society, Space Race and Strategic Defense Initiative).																	
SS.11.E.3 - Students will define laissez faire and Keynesian economics and realte how their cause/effect impacts upon US economic philosophy during the 1920's and 1930's.																	

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SS.11.E.4 - Students will apply the concept of supply and demand in various historic events as a cause of economic turmoil (e.g., Prohibition, O.P.E.C., etc.).					•												
SS.11.E.5 - Students will compare and contrast the economic policies and lack of regulations of banking and securities of the 1920's and 1990's (e.g., investors buying stocks on margin, speculation, overproduction, consumerism, installment credit, planned obsolescence, housing market crash and repeal of Glass Steagall).																	•
SS.11.E.6 - Students will cite evidence of the economic and cultural impact of advertising and the growth of consumerism (e.g., differentiate between wants and needs).										•	•	•		•	•		
SS.11.E.7 - Students will critique the competing ideologies of various economic systems (e.g., Capitalism, Socialism and Communism) and resulting world conflicts.																	
SS.11.E.8 - Students will analyze the causes and consequences of the United States' national debt and effect upon world economic systems.																	

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SS.11.E.9 - Students will identify various developed countries (MDC) and developing countries (LDC), evaluate their GDP to determine standard of living of their citizens (e.g., health care, education, military, industrial and agricultural capabilities).																	
12th GRADE																	
SS.12.E.1 - Students will examine the opportunity costs in ever-present scarcity for individuals, businesses and societies to understand how to make choices when facing unlimited wants with limited resources.				•		•			•	•	•			•	•		
SS.12.E.2 - Students will debate an effective allocation of the factors of production that encourages healthy economic growth and sustainability while curbs environmental abuses in the global economy.																	
SS.12.E.3 - Students will explain how supply and demand affects prices, profits and availability of goods and services.																	

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SS.12.E.4 - Students will debate the role of government in a free-market economy.																	
SS.12.E.5 - Students will describe how households, businesses and government interact in a free-market economy.			•	•	•												
SS.12.E..6 - Students will identify economic influences that impact business climate on the local, regional and global level.																	
SS.12.E.7 - Students will track the evolution of currency throughout history to facilitate the exchange of goods and services.		•	•														
SS.12.E.8 - Students will evaluate income, lifestyle, education and employment decisions to make successful career choices.			•							•		•					

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SS.12.E.8a - Students will differentiate between gross and net income (e.g., taxes, insurance and pension plans).						•										•	
SS.12.E.8b - Students will explore how benefits packages, unions and professional organizations impact lifestyle.																	
SS.12.E.8c - Students will evaluate the impact of education on lifelong earning potential.			•			•				•							
SS.12.E.8d - Students will examine the expectations and benefits of potential careers.			•														
SS.12.E.9 - Students will simulate managing the income and expenses of a household.						•				•				•	•	•	

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SS.12.E.9a - Students will determine what makes up the cost of living andn how it varies in different locations.																•	
SS.12.E.9b - Students will [investigate] saving for emergency situations and long-term goals.				•		•			•	•	•			•	•	•	
SS.12.E.9c - Students will [examine] utilizing traditional and online banking services as well as examining fees, services and hidden costs of checking, savings, debit cards, Certificates of Deposit, etc.						•			•						•		
SS.12.E.9d - Students will construct, analyze and monitor personal budgets.						•				•	•			•		•	
SS.12.E.9e - Students will examine the causes of bankruptcy and how to avoid them.						•				•	•			•	•	•	

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SS.12.E.9f - Students will complete Federal and State income tax forms and examine other state and local taxes.																	
SS.12.E.10 - Students will examine the advantages and disadvantages of different types of consumer debt to make sound financial decisions (e.g., home loans, credit card debt, automobile loans, pay-day loans and rent-to-own).				•		•			•	•	•			•	•	•	
SS.12.E.11 - Students will develop the knowledge and practices of a savvy consumer who knows consumer rights and responsibilities, can identify and avoid fraudulent practices and guard against identity theft.											•			•			
SS.12.E.12 - Students will assess and develop financial habits that promote economic security, stability and growth.				•		•			•	•	•			•	•	•	
SS.12.E.12a - Students will [assess] investments (e.g., stocks, mutual funds, certificates of deposit and commodity trading)				•		•				•							

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SS.12.E.12b - Students will [assess] insurance (e.g., life insurance, health insurance, automobile insurance, home and renters insurance and retirement plans).						•				•					•		
12th GRADE ELECTIVE																	
SS.12.EE.1 - Students will explain and give examples showing how scarcity of goods and services forces people to make choices about needs and wants.			•	•	•												
SS.12.EE.2 - Students will analyze how the scarcity of natural, technological, capital and human resources requires economic systems to make choices about the distribution of goods and services.					•												
SS.12.EE.3 - Students will explain the role supply and demand, prices, incentives and profits play in determining what is produced and distributed in a free enterprise system.																	

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SS.12.EE.4 - Students will explain and give examples of opportunity costs (trade-offs) and scarcity, and analyze how these concepts are the basis of other concepts in economics.																	
SS.12.EE.5 - Students will compare and contrast examples of private and public goods and services.																	
SS.12.EE.6 - Students will evaluate the costs and benefits of allocating goods and services through public and private means.																	
SS.12.EE.7 - Students will describe and compare relationships among economic institutions (e.g., households, businesses, banks, government agencies and labor unions).																	
SS.12.EE.8 - Students will explain how specialization and division of labor in economic systems increase productivity.																	

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SS.12.EE.9 - Students will describe the role of money and other forms of exchange in the economic process.		•	•	•													
SS.12.EE.10 - Students will compare and analyze how values and beliefs influence economic decisions in different economic systems.																	
Ss.12.EE.11 - Students will evaluate economic systems according to how laws, rules and procedures deal with demand, supply and prices.																	
SS.12.EE.12 - Students will evaluate historical and current social developments and issues from an economic perspective.																	
SS.12.EE.13 - Students will explain historical and current developments and issues in local, national and global contexts from an economic perspective.																	

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SS.12.EE.14 - Students will define inflation and explain its effects on economic systems.																	
SS.12.EE.15 - Students will define and analyze the use of fiscal and monetary policy in the national economic system.																	
SS.12.EE.16 - Students will explain the process of international trade from an economic perspective.																	
SS.12.EE.17 - Students will analyze and evaluate growth and stability in different economic systems.																	
SS.12.EE.18 - Students will analyze a public issue from an economic perspective and propose a socially desirable solution.																	•

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SS.12.EE.19 - Students will evaluate the role of the factors of production in a market economy.																	
SS.12.EE.20 - Students will compare, contrast and evaluate different types of economies (traditional, command, market, mixed).																	
SS.12.EE.21 - Students will explain how and why people who start new businesses take risks to provide goods and services.												•					
SS.12.EE.22 - Students will identify, define and explain basic economic concepts (e.g., opportunity costs, scarcity, supply, demand, production, exchange and consumption, labor, wages, and capital, inflation and deflation, market economy and command economy, public and private goods and services).																	
SS.12.EE.23 - Students will describe and explain the role of money, banking, savings and budgeting in everyday life.		•		•	•	•			•	•	•			•	•	•	

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SS.12.EE.24 - Students will distinguish between private goods and services (e.g., the family car or a local restaurant) and public goods and services (e.gl, the interstate highway system or the United States Postal Service).																	
SS.12.EE.25 - Students will compare and contrast how values and beliefs, such as economic freedom, economic efficiency, equity, full employment, price stability, security and growth influence decisions in different economic situations.																	•
SS.12.EE.26 - Students will explain the basic characteristics of international trade, including absolute and comparative advantage, barriers to trade, exchange rates, and balance of trade.																	
SS.12.EE.27 - Students will describe and explain global economic interdependence and competition, using examples to illustrate their influence on national and international policies.																	
SS.12.EE.28 - Students will evaluate long term and short term cost in relationship to long and short-term benefits.						•				•							

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SS.12.EE.29 - Students will identify different economic goals and the tradeoffs that must be made between economic and social goals.																	•
SS.12.EE.30 - Students will describe the aims of government fiscal policies (taxation, borrowing and spending) and their influence on production, employment and price levels.																	
SS.12.EE.31 - Students will explain the basic principles of the U.S. free enterprise system (e.g., opportunity costs, scarcity, profit motive, voluntary exchange, private property rights and competition).																	
SS.12.EE.32 - Students will explain the characteristics, advantages and disadvantages of sole proprietorships, partnerships and corporations.																	
SS.12.EE.33 - Students will describe characteristics and give examples of pure competiton, monopolistic competition and oligopolistic competition.																	

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SS.12.EE.34 - Students will analyze the factors involved in the process of acquiring consumer goods and services including credit, interest and insurance.				•	•	•			•	•	•			•	•	•	

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SOCIAL STUDIES - Economics and Personal Finance																	
KINDERGARTEN																	
SS.K.E.1 - Students will investigate occupations within the school and local community.		•															
SS.K.E.2 - Students will discover the basic needs of people (e.g., shelter, food, clothing, etc.) and give examples of each.						•											
SS.K.E.3 - Students will investigate the exchange of goods and services (e.g., money, bartering, trading, etc.).											•						

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SS.K.E.4 - Students will distinguish between their wants and needs.																	
1st GRADE																	
SS.1.E.1 - Students will compare and contrast occupations within the community.		•															
SS.1.E.2 - Students will distinguish between personal needs and wants and the consequences of personal choices.						•											
SS.1.E.3 - Students will demonstrate the exchange of goods and services.																	

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SS.1.E.4 - Students will explain how individuals and families earn, spend, and save money.						•					•						
2nd GRADE																	
SS.2.E.1 - Students will investigate various occupations and career opportunities and how they have changed within the state and nation.		•															
SS.2.E.2 - Students will consider and categorize needs and wants in a graph, chart, or table to evaluate consequences of one choice over another.																	
SS.2.E.3 - Students will design a system that reflects the understanding of the exchange of goods and services (e.g., trading cards and classroom store).																	

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SS.2.E.4 - Students will explain the role of banks in saving for future purchases and create a graph reflecting savings over time.	•												•				
3rd GRADE																	
SS.3.E.1 - Students will study bank services including checking accounts, savings accounts, and borrowing and create a mock budget.													•				
SS.3.E.2 - Students will construct and interpret graphs that illustrate the basic concept of the exchange of goods and services as related to supply and demand and the impact of scarcity of resources.																	
SS.3.E.3 - Students will sequence the path of a product from the raw material to the final product.																	

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SS.3.E.4 - Students will use charts, maps and other data sources to correlate occupations with the economy and the available resources of a region (e.g., West Virginia has coal mining; Pennsylvania has steel mills, etc.).		•			•						•						
SS.3.E.5 - Students will correlate competition for products with increases in advertising and changes in pricing.					•										•		
4th GRADE																	
SS.4.E.1 - Students will investigate and recognize people as consumers and as producers of goods, and the effects of competition and supply-demand on prices through projects (e.g., developing budgets or products in simulated situations, etc.).						•					•						
SS.4.E.2 - Students will analyze communication techniques that impact consumer choices (e.g., print/non-print, advertisement, media, etc.) while distinguishing the relationsip of taxation and public services.					•						•				•		

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SS.4.E.3 - Students will determine jobs that are needed according to supply and demand on a national level.		•															
SS.4.E.4 - Students will examine and research how slavery and indentured servitude influenced the early economy of the United States by constructing graphics (e.g., charts, graphs, tables and grids, etc.) displaying the effect of having slaves and indentured servants.																	
5th GRADE																	
SS.5.E.1 - Students will investigatge the roles of consumers and producers in the United States and apply the information to a real life event (e.g., bake sale, sporting events, booth at a fair, snack machines, etc.) using the concepts of sales (e.g., advertising and competition), expenses, profits, supply and demand.					•		•				•				•		
SS.5.E.2 - Students will explain the concept of supply and demand to specific historic and current economic situations in the United States (e.g., slavery, oil, gas, Industrial Revolution, etc.).																	•

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SS.5.E.3 - Students will critique the economic reasons for immigration and migration throughout the United States during specific times in history and relate the information to the present (e.g., Great Migration, Ellis Island, etc.).																	•
SS.5.E.4 - Students will assess the resources (e.g., oil, land, gas, etc.) of the geographic regions (e.g., Midwest, Middle East, etc.) of the United States and the world and explain their impact on global economic activities.			•														
SS.5.E.5 - Students will evaluate the role of agriculture and the impact of industrialization on the economic development of the United States.																	
SS.5.E.6 - Students will compare the industrial North and the agricultural South prior to the Civil War, the geographic characteristics and boundaries of each region and the basic way of life in each region.																	
SS.5.E.7 - Students will explain the economic problems that forced former slaves to continue to live in servitude even after slavery was officially abolished by the Thirteenth Amendment.																	

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SS.5.E.8 - Students will compare the economic and social effects of Reconstruction on different populations, including the move from farms to factories and the change from the plantation system to sharecropping.																	
SS.5.E.9 - Students will explain the social and economic effects of Westward Expansion on Native Americans, including changes in federal policies, armed conflicts, opposing views concerning land ownership and Native American displacement.																	
6th GRADE																	
SS.6.E.1 - Students will compare and contrast the basic characteristics of communism, socialism and capitalism.																	
SS.6.E.2 - Students will identify examples of renewable and non-renewable resources and analyze the factors that affect these resources on the individual, local and national economies (e.g., hurricanes, floods, etc.).																	

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SS.6.E.3 - Students will define NAFTA and summarize its effects on the United States economy.																	
SS.6.E.4 - Students will compare and contrast government economic policy beginning with the Reagan era through present day (e.g., Reaganomics, the role of GDP in the economy, etc.).																	
SS.6.E.5 - Students will classify and evaluate the different types of world trade organizations (e.g., trade, military and health).			•														
SS.6.E.6 - Students will assess the economic impact of technology on world regions throughout history.			•									•					
7th GRADE																	

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SS.7.E.1 - Students will summarize and give examples of basic economic terms (e.g., barter, supply, demand, trade, interdependence, currency and scarcity).																	
SS.7.E.2 - Students will differentiate between goods and services.																	
SS.7.E.3 - Students will compare the incentives of various countries to explore and settle new lands.																	
SS.7.E.4 - Students will trace how the emergence of traditional economies led to the development of mercantilism and the rise of the middle class.																	
SS.7.E.5 - Students will examine and draw conclusions about how the effects of natural and human events influence an economy (e.g., environmental disasters, diseases and war).																	•

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SS.7.E.6 - Students will research and investigate how natural resources impact the economy.			•														
8th GRADE																	
SS.8.E.1 - Students will evaluate West Virginia's role in the global economy as it relates to natural resources and national/international business and trade.			•														
SS.8.E.2 - Students will correlate West Virginia economic conditions with the effects on its citizens (e.g., employment, population, migration and health).																	
SS.8.E.3 - Students will analyze the impact of absentee ownership, renewable and nonrenewable natural resources, labor unionization and the development of infrastructure on the economic growth of West Virginia (e.g., railroad, major highways, internet and cellular service).																	

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SS.8.E.4 - Students will research and cite industries and products that are vital to the economy of the four regions of West Virginia both past and present and categorize the related occupations (e.g., tourism, coal, glass, timber, chemical, oil, natural gas, agriculture service industried and gaming).																	
SS.8.E.5 - Students will identify major sources of revenue and their use by state and local governments in West Virginia (e.g., property tax, income tax, licenses, excise tax, severance tax, levies/bonds, gaming and lottery).		•				•		•			•						
SS.8.E.6 - Students will compare and contrast the effects of technological/industrial advances as they relate to economy vs. environment and their effects on the demographic profile of West Virginia (e.g., entrepreneurial businesses, agriculture, tourism, education, interstate commuters, mining and natural gas).																	
9th GRADE																	
SS.9.E.1 - Students will define scarcity and demonstrate the role of opportunity costs in decision making.	•					•		•			•			•		•	

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SS.9.E.2 - Students will examine and illustrate the trade patterns (e.g., resource allocation, mercantilism and other economic systems) of regions of the world across time and explain their significance to the evolution of global economics.			•														
SS.9.E.3 - Students will analyze the importance of family, labor specialization and regional commerce in the development of global trade systems.			•									•					
SS.9.E.4 - Students will identify types of exchange systems (e.g., barter, money) and the role forms of currency play in acquiring goods and services.			•									•					
SS.9.E.5 - Students will examine the costs of government policies in relation to the rise and fall of civilizations (e.g., Roman Empire, the Crusades and Imperialism).																	
10th GRADE																	

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SS.10.E.1 - Students will analyze the effects of the mercantilism and triangular trade on the emergence of colonial economies (e.g., goals of mercantilism, the mother country's interests vs. colonial interests, regional economies, agricultural vs. manufacturing, colonial products and raw material and transition from mercantilism to free enterprise capitalism).																	
SS.10.E.2 - Students will trace economic development throughout U.S. history (e.g., Colonial period, Revolutionary War, Westward Expansion, Civil War and late 19th/early 20th Centuries) and identify the role of market factors in the settlement of the United States and the development of the free enterprise system.																	
SS.10.E.3 - Students will explain the ideas, values and practices in the Federalist-Anti-Federalist debate, Bank of the U.S. issue, andevaluate their effects on the formation and direction of the nation's economy.																	
SS.10.E.4 - Students will differentiate economic policy in the United States during each era (e.g., Colonial period, Revolutionary, Westward Expansion, Civil War and late 19th/early 20th Centuries) through types of taxes, taxation controversies, the effects of foreign trade and tariff policies.																	
SS.10.E.5 - Students will critique the cause and effect relationship between the labor movement, industrialization and urbanization in the United States.																	

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SS.10.E.6 - Students will explain the concept of capitalism and compare the basic components of other economic systems.																	
11th GRADE																	
SS.11.E.1 - Students will analyze the industrial organization of the American economy and connect the effects upon the outcome of World War I and subsequent wars (e.g. loans, Lend/Lease Act, Marshall Plan and nuclear arms race).																	
SS.11.E.2 - Students will assess how various executive initiatives and legislative acts influence the United States economy (e.g., Fourteen Points, New Deal, Domino Theory, Great Society, Space Race and Strategic Defense Initiative).																	
SS.11.E.3 - Students will define laissez faire and Keynesian economics and realte how their cause/effect impacts upon US economic philosophy during the 1920's and 1930's.																	

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SS.11.E.4 - Students will apply the concept of supply and demand in various historic events as a cause of economic turmoil (e.g., Prohibition, O.P.E.C., etc.).																	•
SS.11.E.5 - Students will compare and contrast the economic policies and lack of regulations of banking and securities of the 1920's and 1990's (e.g., investors buying stocks on margin, speculation, overproduction, consumerism, installment credit, planned obsolescence, housing market crash and repeal of Glass Steagall).													•				
SS.11.E.6 - Students will cite evidence of the economic and cultural impact of advertising and the growth of consumerism (e.g., differentiate between wants and needs).					•									•			
SS.11.E.7 - Students will critique the competing ideologies of various economic systems (e.g., Capitalism, Socialism and Communism) and resulting world conflicts.																	
SS.11.E.8 - Students will analyze the causes and consequences of the United States' national debt and effect upon world economic systems.																	•

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SS.11.E.9 - Students will identify various developed countries (MDC) and developing countries (LDC), evaluate their GDP to determine standard of living of their citizens (e.g., health care, education, military, industrial and agricultural capabilities).																	
12th GRADE																	
SS.12.E.1 - Students will examine the opportunity costs in ever-present scarcity for individuals, businesses and societies to understand how to make choices when facing unlimited wants with limited resources.	•					•		•						•		•	
SS.12.E.2 - Students will debate an effective allocation of the factors of production that encourages healthy economic growth and sustainability while curbs environmental abuses in the global economy.			•														
SS.12.E.3 - Students will explain how supply and demand affects prices, profits and availability of goods and services.						•						•					

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SS.12.E.4 - Students will debate the role of government in a free-market economy.																	
SS.12.E.5 - Students will describe how households, businesses and government interact in a free-market economy.																	
SS.12.E..6 - Students will identify economic influences that impact business climate on the local, regional and global level.			•														•
SS.12.E.7 - Students will track the evolution of currency throughout history to facilitate the exchange of goods and services.																	
SS.12.E.8 - Students will evaluate income, lifestyle, education and employment decisions to make successful career choices.		•			•		•	•	•			•			•		

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SS.12.E.8a - Students will differentiate between gross and net income (e.g., taxes, insurance and pension plans).						•		•									
SS.12.E.8b - Students will explore how benefits packages, unions and professional organizations impact lifestyle.								•									
SS.12.E.8c - Students will evaluate the impact of education on lifelong earning potential.		•									•						
SS.12.E.8d - Students will examine the expectations and benefits of potential careers.		•															
SS.12.E.9 - Students will simulate managing the income and expenses of a household.	•					•		•			•			•			

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SS.12.E.9a - Students will determine what makes up the cost of living andn how it varies in different locations.						•											
SS.12.E.9b - Students will [investigate] saving for emergency situations and long-term goals.	•												•			•	
SS.12.E.9c - Students will [examine] utilizing traditional and online banking services as well as examining fees, services and hidden costs of checking, savings, debit cards, Certificates of Deposit, etc.													•				
SS.12.E.9d - Students will construct, analyze and monitor personal budgets.						•		•									
SS.12.E.9e - Students will examine the causes of bankruptcy and how to avoid them.	•													•		•	

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SS.12.E.9f - Students will complete Federal and State income tax forms and examine other state and local taxes.								•									
SS.12.E.10 - Students will examine the advantages and disadvantages of different types of consumer debt to make sound financial decisions (e.g., home loans, credit card debt, automobile loans, pay-day loans and rent-to-own).											•		•	•		•	
SS.12.E.11 - Students will develop the knowledge and practices of a savvy consumer who knows consumer rights and responsibilities, can identify and avoid fraudulent practices and guard against identity theft.																•	
SS.12.E.12 - Students will assess and develop financial habits that promote economic security, stability and growth.	•			•		•		•					•	•		•	
SS.12.E.12a - Students will [assess] investments (e.g., stocks, mutual funds, certificates of deposit and commodity trading)	•			•									•			•	

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SS.12.E.12b - Students will [assess] insurance (e.g., life insurance, health insurance, automobile insurance, home and renters insurance and retirement plans).													•			•	
12th GRADE ELECTIVE																	
SS.12.EE.1 - Students will explain and give examples showing how scarcity of goods and services forces people to make choices about needs and wants.						•		•						•		•	
SS.12.EE.2 - Students will analyze how the scarcity of natural, technological, capital and human resources requires economic systems to make choices about the distribution of goods and services.			•														•
SS.12.EE.3 - Students will explain the role supply and demand, prices, incentives and profits play in determining what is produced and distributed in a free enterprise system.																	

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SS.12.EE.4 - Students will explain and give examples of opportunity costs (trade-offs) and scarcity, and analyze how these concepts are the basis of other concepts in economics.																	•
SS.12.EE.5 - Students will compare and contrast examples of private and public goods and services.																	
SS.12.EE.6 - Students will evaluate the costs and benefits of allocating goods and services through public and private means.																	
SS.12.EE.7 - Students will describe and compare relationships among economic institutions (e.g., households, businesses, banks, government agencies and labor unions).	•		•				•	•					•		•		•
SS.12.EE.8 - Students will explain how specialization and division of labor in economic systems increase productivity.																	

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SS.12.EE.9 - Students will describe the role of money and other forms of exchange in the economic process.	•			•		•		•			•			•			•
SS.12.EE.10 - Students will compare and analyze how values and beliefs influence economic decisions in different economic systems.			•						•								
Ss.12.EE.11 - Students will evaluate economic systems according to how laws, rules and procedures deal with demand, supply and prices.			•														•
SS.12.EE.12 - Students will evaluate historical and current social developments and issues from an economic perspective.			•														•
SS.12.EE.13 - Students will explain historical and current developments and issues in local, national and global contexts from an economic perspective.			•														•

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SS.12.EE.14 - Students will define inflation and explain its effects on economic systems.																	•
SS.12.EE.15 - Students will define and analyze the use of fiscal and monetary policy in the national economic system.																	
SS.12.EE.16 - Students will explain the process of international trade from an economic perspective.			•														
SS.12.EE.17 - Students will analyze and evaluate growth and stability in different economic systems.			•														
SS.12.EE.18 - Students will analyze a public issue from an economic perspective and propose a socially desirable solution.							•		•								•

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SS.12.EE.19 - Students will evaluate the role of the factors of production in a market economy.																	
SS.12.EE.20 - Students will compare, contrast and evaluate different types of economies (traditional, command, market, mixed).			•														
SS.12.EE.21 - Students will explain how and why people who start new businesses take risks to provide goods and services.							•		•			•					
SS.12.EE.22 - Students will identify, define and explain basic economic concepts (e.g., opportunity costs, scarcity, supply, demand, production, exchange and consumption, labor, wages, and capital, inflation and deflation, market economy and command economy, public and private goods and services).																	
SS.12.EE.23 - Students will describe and explain the role of money, banking, savings and budgeting in everyday life.	•					•		•			•		•	•			

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SS.12.EE.24 - Students will distinguish between private goods and services (e.g., the family car or a local restaurant) and public goods and services (e.gl, the interstate highway system or the United States Postal Service).																	
SS.12.EE.25 - Students will compare and contrast how values and beliefs, such as economic freedom, economic efficiency, equity, full employment, price stability, security and growth influence decisions in different economic situations.			•														
SS.12.EE.26 - Students will explain the basic characteristics of international trade, including absolute and comparative advantage, barriers to trade, exchange rates, and balance of trade.			•														
SS.12.EE.27 - Students will describe and explain global economic interdependence and competition, using examples to illustrate their influence on national and international policies.			•														
SS.12.EE.28 - Students will evaluate long term and short term cost in relationship to long and short-term benefits.	•												•	•			

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SS.12.EE.29 - Students will identify different economic goals and the tradeoffs that must be made between economic and social goals.	•		•						•								
SS.12.EE.30 - Students will describe the aims of government fiscal policies (taxation, borrowing and spending) and their influence on production, employment and price levels.																	
SS.12.EE.31 - Students will explain the basic principles of the U.S. free enterprise system (e.g., opportunity costs, scarcity, profit motive, voluntary exchange, private property rights and competition).																	
SS.12.EE.32 - Students will explain the characteristics, advantages and disadvantages of sole proprietorships, partnerships and corporations.							•					•					
SS.12.EE.33 - Students will describe characteristics and give examples of pure competiton, monopolistic competition and oligopolistic competition.																	

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SS.12.EE.34 - Students will analyze the factors involved in the process of acquiring consumer goods and services including credit, interest and insurance.	•			•		•		•						•		•	

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SOCIAL STUDIES - Economics and Personal Finance																	
KINDERGARTEN																	
SS.K.E.1 - Students will investigate occupations within the school and local community.				•													
SS.K.E.2 - Students will discover the basic needs of people (e.g., shelter, food, clothing, etc.) and give examples of each.																	
SS.K.E.3 - Students will investigate the exchange of goods and services (e.g., money, bartering, trading, etc.).									•								

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SS.K.E.4 - Students will distinguish between their wants and needs.									•								
1st GRADE																	
SS.1.E.1 - Students will compare and contrast occupations within the community.				•													
SS.1.E.2 - Students will distinguish between personal needs and wants and the consequences of personal choices.									•								
SS.1.E.3 - Students will demonstrate the exchange of goods and services.																	

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SS.1.E.4 - Students will explain how individuals and families earn, spend, and save money.						•											
2nd GRADE																	
SS.2.E.1 - Students will investigate various occupations and career opportunities and how they have changed within the state and nation.	•			•										•	•		
SS.2.E.2 - Students will consider and categorize needs and wants in a graph, chart, or table to evaluate consequences of one choice over another.																	
SS.2.E.3 - Students will design a system that reflects the understanding of the exchange of goods and services (e.g., trading cards and classroom store).																	

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SS.2.E.4 - Students will explain the role of banks in saving for future purchases and create a graph reflecting savings over time.						•			•							•	
3rd GRADE																	
SS.3.E.1 - Students will study bank services including checking accounts, savings accounts, and borrowing and create a mock budget.						•			•								
SS.3.E.2 - Students will construct and interpret graphs that illustrate the basic concept of the exchange of goods and services as related to supply and demand and the impact of scarcity of resources.																	
SS.3.E.3 - Students will sequence the path of a product from the raw material to the final product.																	

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SS.3.E.4 - Students will use charts, maps and other data sources to correlate occupations with the economy and the available resources of a region (e.g., West Virginia has coal mining; Pennsylvania has steel mills, etc.).	•			•													
SS.3.E.5 - Students will correlate competition for products with increases in advertising and changes in pricing.			•					•									•
4th GRADE																	
SS.4.E.1 - Students will investigate and recognize people as consumers and as producers of goods, and the effects of competition and supply-demand on prices through projects (e.g., developing budgets or products in simulated situations, etc.).						•											
SS.4.E.2 - Students will analyze communication techniques that impact consumer choices (e.g., print/non-print, advertisement, media, etc.) while distinguishing the relationsip of taxation and public services.			•			•					•						

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SS.4.E.3 - Students will determine jobs that are needed according to supply and demand on a national level.	•			•						•					•		
SS.4.E.4 - Students will examine and research how slavery and indentured servitude influenced the early economy of the United States by constructing graphics (e.g., charts, graphs, tables and grids, etc.) displaying the effect of having slaves and indentured servants.																	
5th GRADE																	
SS.5.E.1 - Students will investigatge the roles of consumers and producers in the United States and apply the information to a real life event (e.g., bake sale, sporting events, booth at a fair, snack machines, etc.) using the concepts of sales (e.g., advertising and competition), expenses, profits, supply and demand.		•	•			•				•							
SS.5.E.2 - Students will explain the concept of supply and demand to specific historic and current economic situations in the United States (e.g., slavery, oil, gas, Industrial Revolution, etc.).																	

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SS.5.E.3 - Students will critique the economic reasons for immigration and migration throughout the United States during specific times in history and relate the information to the present (e.g., Great Migration, Ellis Island, etc.).																	
SS.5.E.4 - Students will assess the resources (e.g., oil, land, gas, etc.) of the geographic regions (e.g., Midwest, Middle East, etc.) of the United States and the world and explain their impact on global economic activities.																	
SS.5.E.5 - Students will evaluate the role of agriculture and the impact of industrialization on the economic development of the United States.																	
SS.5.E.6 - Students will compare the industrial North and the agricultural South prior to the Civil War, the geographic characteristics and boundaries of each region and the basic way of life in each region.																	
SS.5.E.7 - Students will explain the economic problems that forced former slaves to continue to live in servitude even after slavery was officially abolished by the Thirteenth Amendment.																	

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SS.5.E.8 - Students will compare the economic and social effects of Reconstruction on different populations, including the move from farms to factories and the change from the plantation system to sharecropping.																	
SS.5.E.9 - Students will explain the social and economic effects of Westward Expansion on Native Americans, including changes in federal policies, armed conflicts, opposing views concerning land ownership and Native American displacement.																	
6th GRADE																	
SS.6.E.1 - Students will compare and contrast the basic characteristics of communism, socialism and capitalism.																	
SS.6.E.2 - Students will identify examples of renewable and non-renewable resources and analyze the factors that affect these resources on the individual, local and national economies (e.g., hurricanes, floods, etc.).	•						•										

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SS.6.E.3 - Students will define NAFTA and summarize its effects on the United States economy.																	
SS.6.E.4 - Students will compare and contrast government economic policy beginning with the Reagan era through present day (e.g., Reaganomics, the role of GDP in the economy, etc.).																	
SS.6.E.5 - Students will classify and evaluate the different types of world trade organizations (e.g., trade, military and health).																	
SS.6.E.6 - Students will assess the economic impact of technology on world regions throughout history.																	
7th GRADE																	

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SS.7.E.1 - Students will summarize and give examples of basic economic terms (e.g., barter, supply, demand, trade, interdependence, currency and scarcity).						•											
SS.7.E.2 - Students will differentiate between goods and services.						•											
SS.7.E.3 - Students will compare the incentives of various countries to explore and settle new lands.																	
SS.7.E.4 - Students will trace how the emergence of traditional economies led to the development of mercantilism and the rise of the middle class.																	
SS.7.E.5 - Students will examine and draw conclusions about how the effects of natural and human events influence an economy (e.g., environmental disasters, diseases and war).							•										

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SS.7.E.6 - Students will research and investigate how natural resources impact the economy.	•																
8th GRADE																	
SS.8.E.1 - Students will evaluate West Virginia's role in the global economy as it relates to natural resources and national/international business and trade.																	
SS.8.E.2 - Students will correlate West Virginia economic conditions with the effects on its citizens (e.g., employment, population, migration and health).																	
SS.8.E.3 - Students will analyze the impact of absentee ownership, renewable and nonrenewable natural resources, labor unionization and the development of infrastructure on the economic growth of West Virginia (e.g., railroad, major highways, internet and cellular service).																	

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SS.8.E.4 - Students will research and cite industries and products that are vital to the economy of the four regions of West Virginia both past and present and categorize the related occupations (e.g., tourism, coal, glass, timber, chemical, oil, natural gas, agriculture service industried and gaming).																	
SS.8.E.5 - Students will identify major sources of revenue and their use by state and local governments in West Virginia (e.g., property tax, income tax, licenses, excise tax, severance tax, levies/bonds, gaming and lottery).											•						
SS.8.E.6 - Students will compare and contrast the effects of technological/industrial advances as they relate to economy vs. environment and their effects on the demographic profile of West Virginia (e.g., entrepreneurial businesses, agriculture, tourism, education, interstate commuters, mining and natural gas).	•																
9th GRADE																	
SS.9.E.1 - Students will define scarcity and demonstrate the role of opportunity costs in decision making.								•					•				

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SS.9.E.2 - Students will examine and illustrate the trade patterns (e.g., resource allocation, mercantilism and other economic systems) of regions of the world across time and explain their significance to the evolution of global economics.																	
SS.9.E.3 - Students will analyze the importance of family, labor specialization and regional commerce in the development of global trade systems.																	
SS.9.E.4 - Students will identify types of exchange systems (e.g., barter, money) and the role forms of currency play in acquiring goods and services.						•											
SS.9.E.5 - Students will examine the costs of government policies in relation to the rise and fall of civilizations (e.g., Roman Empire, the Crusades and Imperialism).																	
10th GRADE																	

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SS.10.E.1 - Students will analyze the effects of the mercantilism and triangular trade on the emergence of colonial economies (e.g., goals of mercantilism, the mother country's interests vs. colonial interests, regional economies, agricultural vs. manufacturing, colonial products and raw material and transition from mercantilism to free enterprise capitalism).																	
SS.10.E.2 - Students will trace economic development throughout U.S. history (e.g., Colonial period, Revolutionary War, Westward Expansion, Civil War and late 19th/early 20th Centuries) and identify the role of market factors in the settlement of the United States and the development of the free enterprise system.																	
SS.10.E.3 - Students will explain the ideas, values and practices in the Federalist-Anti-Federalist debate, Bank of the U.S. issue, andevaluate their effects on the formation and direction of the nation's economy.																	
SS.10.E.4 - Students will differentiate economic policy in the United States during each era (e.g., Colonial period, Revolutionary, Westward Expansion, Civil War and late 19th/early 20th Centuries) through types of taxes, taxation controversies, the effects of foreign trade and tariff policies.											•						
SS.10.E.5 - Students will critique the cause and effect relationship between the labor movement, industrialization and urbanization in the United States.																	

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SS.10.E.6 - Students will explain the concept of capitalism and compare the basic components of other economic systems.																	
11th GRADE																	
SS.11.E.1 - Students will analyze the industrial organization of the American economy and connect the effects upon the outcome of World War I and subsequent wars (e.g. loans, Lend/Lease Act, Marshall Plan and nuclear arms race).																	
SS.11.E.2 - Students will assess how various executive initiatives and legislative acts influence the United States economy (e.g., Fourteen Points, New Deal, Domino Theory, Great Society, Space Race and Strategic Defense Initiative).																	
SS.11.E.3 - Students will define laissez faire and Keynesian economics and realte how their cause/effect impacts upon US economic philosophy during the 1920's and 1930's.																	

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SS.11.E.4 - Students will apply the concept of supply and demand in various historic events as a cause of economic turmoil (e.g., Prohibition, O.P.E.C., etc.).																	
SS.11.E.5 - Students will compare and contrast the economic policies and lack of regulations of banking and securities of the 1920's and 1990's (e.g., investors buying stocks on margin, speculation, overproduction, consumerism, installment credit, planned obsolescence, housing market crash and repeal of Glass Steagall).														•			
SS.11.E.6 - Students will cite evidence of the economic and cultural impact of advertising and the growth of consumerism (e.g., differentiate between wants and needs).			•			•						•					•
SS.11.E.7 - Students will critique the competing ideologies of various economic systems (e.g., Capitalism, Socialism and Communism) and resulting world conflicts.																	
SS.11.E.8 - Students will analyze the causes and consequences of the United States' national debt and effect upon world economic systems.																	

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SS.11.E.9 - Students will identify various developed countries (MDC) and developing countries (LDC), evaluate their GDP to determine standard of living of their citizens (e.g., health care, education, military, industrial and agricultural capabilities).																	
12th GRADE																	
SS.12.E.1 - Students will examine the opportunity costs in ever-present scarcity for individuals, businesses and societies to understand how to make choices when facing unlimited wants with limited resources.	•				•	•	•					•	•				•
SS.12.E.2 - Students will debate an effective allocation of the factors of production that encourages healthy economic growth and sustainability while curbs environmental abuses in the global economy.	•																
SS.12.E.3 - Students will explain how supply and demand affects prices, profits and availability of goods and services.						•											

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SS.12.E.4 - Students will debate the role of government in a free-market economy.											•						
SS.12.E.5 - Students will describe how households, businesses and government interact in a free-market economy.											•						
SS.12.E..6 - Students will identify economic influences that impact business climate on the local, regional and global level.	•					•								•			
SS.12.E.7 - Students will track the evolution of currency throughout history to facilitate the exchange of goods and services.																	
SS.12.E.8 - Students will evaluate income, lifestyle, education and employment decisions to make successful career choices.		•		•	•	•	•			•				•	•		

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SS.12.E.8a - Students will differentiate between gross and net income (e.g., taxes, insurance and pension plans).						•					•						
SS.12.E.8b - Students will explore how benefits packages, unions and professional organizations impact lifestyle.																	
SS.12.E.8c - Students will evaluate the impact of education on lifelong earning potential.		•				•											
SS.12.E.8d - Students will examine the expectations and benefits of potential careers.				•													
SS.12.E.9 - Students will simulate managing the income and expenses of a household.					•	•	•	•			•	•		•			•

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SS.12.E.9a - Students will determine what makes up the cost of living andn how it varies in different locations.						•											
SS.12.E.9b - Students will [investigate] saving for emergency situations and long-term goals.		•				•		•				•	•				
SS.12.E.9c - Students will [examine] utilizing traditional and online banking services as well as examining fees, services and hidden costs of checking, savings, debit cards, Certificates of Deposit, etc.						•											
SS.12.E.9d - Students will construct, analyze and monitor personal budgets.					•	•	•	•				•					
SS.12.E.9e - Students will examine the causes of bankruptcy and how to avoid them.					•	•	•					•					

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SS.12.E.9f - Students will complete Federal and State income tax forms and examine other state and local taxes.											•						
SS.12.E.10 - Students will examine the advantages and disadvantages of different types of consumer debt to make sound financial decisions (e.g., home loans, credit card debt, automobile loans, pay-day loans and rent-to-own).												•					
SS.12.E.11 - Students will develop the knowledge and practices of a savvy consumer who knows consumer rights and responsibilities, can identify and avoid fraudulent practices and guard against identity theft.						•		•				•	•				•
SS.12.E.12 - Students will assess and develop financial habits that promote economic security, stability and growth.						•		•				•					
SS.12.E.12a - Students will [assess] investments (e.g., stocks, mutual funds, certificates of deposit and commodity trading)						•								•			

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SS.12.E.12b - Students will [assess] insurance (e.g., life insurance, health insurance, automobile insurance, home and renters insurance and retirement plans).						•											
12th GRADE ELECTIVE																	
SS.12.EE.1 - Students will explain and give examples showing how scarcity of goods and services forces people to make choices about needs and wants.					•	•	•	•				•					
SS.12.EE.2 - Students will analyze how the scarcity of natural, technological, capital and human resources requires economic systems to make choices about the distribution of goods and services.	•																
SS.12.EE.3 - Students will explain the role supply and demand, prices, incentives and profits play in determining what is produced and distributed in a free enterprise system.						•											

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SS.12.EE.4 - Students will explain and give examples of opportunity costs (trade-offs) and scarcity, and analyze how these concepts are the basis of other concepts in economics.									•								
SS.12.EE.5 - Students will compare and contrast examples of private and public goods and services.											•						
SS.12.EE.6 - Students will evaluate the costs and benefits of allocating goods and services through public and private means.											•						
SS.12.EE.7 - Students will describe and compare relationships among economic institutions (e.g., households, businesses, banks, government agencies and labor unions).						•											
SS.12.EE.8 - Students will explain how specialization and division of labor in economic systems increase productivity.																	

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SS.12.EE.9 - Students will describe the role of money and other forms of exchange in the economic process.									•								
SS.12.EE.10 - Students will compare and analyze how values and beliefs influence economic decisions in different economic systems.						•						•					
Ss.12.EE.11 - Students will evaluate economic systems according to how laws, rules and procedures deal with demand, supply and prices.																	
SS.12.EE.12 - Students will evaluate historical and current social developments and issues from an economic perspective.	•										•			•			
SS.12.EE.13 - Students will explain historical and current developments and issues in local, national and global contexts from an economic perspective.	•										•			•			

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SS.12.EE.14 - Students will define inflation and explain its effects on economic systems.																	
SS.12.EE.15 - Students will define and analyze the use of fiscal and monetary policy in the national economic system.																	
SS.12.EE.16 - Students will explain the process of international trade from an economic perspective.																	
SS.12.EE.17 - Students will analyze and evaluate growth and stability in different economic systems.																	
SS.12.EE.18 - Students will analyze a public issue from an economic perspective and propose a socially desirable solution.	•																

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SS.12.EE.19 - Students will evaluate the role of the factors of production in a market economy.																	
SS.12.EE.20 - Students will compare, contrast and evaluate different types of economies (traditional, command, market, mixed).																	
SS.12.EE.21 - Students will explain how and why people who start new businesses take risks to provide goods and services.		•								•					•		
SS.12.EE.22 - Students will identify, define and explain basic economic concepts (e.g., opportunity costs, scarcity, supply, demand, production, exchange and consumption, labor, wages, and capital, inflation and deflation, market economy and command economy, public and private goods and services).																	
SS.12.EE.23 - Students will describe and explain the role of money, banking, savings and budgeting in everyday life.						•		•	•		•		•			•	

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SS.12.EE.24 - Students will distinguish between private goods and services (e.g., the family car or a local restaurant) and public goods and services (e.gl, the interstate highway system or the United States Postal Service).											•						
SS.12.EE.25 - Students will compare and contrast how values and beliefs, such as economic freedom, economic efficiency, equity, full employment, price stability, security and growth influence decisions in different economic situations.	•					•											
SS.12.EE.26 - Students will explain the basic characteristics of international trade, including absolute and comparative advantage, barriers to trade, exchange rates, and balance of trade.																	
SS.12.EE.27 - Students will describe and explain global economic interdependence and competition, using examples to illustrate their influence on national and international policies.	•																
SS.12.EE.28 - Students will evaluate long term and short term cost in relationship to long and short-term benefits.						•											

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SS.12.EE.29 - Students will identify different economic goals and the tradeoffs that must be made between economic and social goals.	•																
SS.12.EE.30 - Students will describe the aims of government fiscal policies (taxation, borrowing and spending) and their influence on production, employment and price levels.											•						
SS.12.EE.31 - Students will explain the basic principles of the U.S. free enterprise system (e.g., opportunity costs, scarcity, profit motive, voluntary exchange, private property rights and competition).						•											
SS.12.EE.32 - Students will explain the characteristics, advantages and disadvantages of sole proprietorships, partnerships and corporations.						•											
SS.12.EE.33 - Students will describe characteristics and give examples of pure competiton, monopolistic competition and oligopolistic competition.																	

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SS.12.EE.34 - Students will analyze the factors involved in the process of acquiring consumer goods and services including credit, interest and insurance.					•	•	•					•					

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SOCIAL STUDIES - Economics and Personal Finance														
KINDERGARTEN														
SS.K.E.1 - Students will investigate occupations within the school and local community.														
SS.K.E.2 - Students will discover the basic needs of people (e.g., shelter, food, clothing, etc.) and give examples of each.														
SS.K.E.3 - Students will investigate the exchange of goods and services (e.g., money, bartering, trading, etc.).	•													

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SS.K.E.4 - Students will distinguish between their wants and needs.														
1st GRADE														
SS.1.E.1 - Students will compare and contrast occupations within the community.														
SS.1.E.2 - Students will distinguish between personal needs and wants and the consequences of personal choices.		•												
SS.1.E.3 - Students will demonstrate the exchange of goods and services.														

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SS.1.E.4 - Students will explain how individuals and families earn, spend, and save money.									•					
2nd GRADE														
SS.2.E.1 - Students will investigate various occupations and career opportunities and how they have changed within the state and nation.														
SS.2.E.2 - Students will consider and categorize needs and wants in a graph, chart, or table to evaluate consequences of one choice over another.		•												
SS.2.E.3 - Students will design a system that reflects the understanding of the exchange of goods and services (e.g., trading cards and classroom store).	•													

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SS.2.E.4 - Students will explain the role of banks in saving for future purchases and create a graph reflecting savings over time.									•					
3rd GRADE														
SS.3.E.1 - Students will study bank services including checking accounts, savings accounts, and borrowing and create a mock budget.									•					
SS.3.E.2 - Students will construct and interpret graphs that illustrate the basic concept of the exchange of goods and services as related to supply and demand and the impact of scarcity of resources.														
SS.3.E.3 - Students will sequence the path of a product from the raw material to the final product.														

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SS.3.E.4 - Students will use charts, maps and other data sources to correlate occupations with the economy and the available resources of a region (e.g., West Virginia has coal mining; Pennsylvania has steel mills, etc.).														
SS.3.E.5 - Students will correlate competition for products with increases in advertising and changes in pricing.					•									
4th GRADE														
SS.4.E.1 - Students will investigate and recognize people as consumers and as producers of goods, and the effects of competition and supply-demand on prices through projects (e.g., developing budgets or products in simulated situations, etc.).														
SS.4.E.2 - Students will analyze communication techniques that impact consumer choices (e.g., print/non-print, advertisement, media, etc.) while distinguishing the relationsip of taxation and public services.					•									

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SS.4.E.3 - Students will determine jobs that are needed according to supply and demand on a national level.														
SS.4.E.4 - Students will examine and research how slavery and indentured servitude influenced the early economy of the United States by constructing graphics (e.g., charts, graphs, tables and grids, etc.) displaying the effect of having slaves and indentured servants.														
5th GRADE														
SS.5.E.1 - Students will investigatge the roles of consumers and producers in the United States and apply the information to a real life event (e.g., bake sale, sporting events, booth at a fair, snack machines, etc.) using the concepts of sales (e.g., advertising and competition), expenses, profits, supply and demand.					•		•				•			
SS.5.E.2 - Students will explain the concept of supply and demand to specific historic and current economic situations in the United States (e.g., slavery, oil, gas, Industrial Revolution, etc.).														

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SS.5.E.3 - Students will critique the economic reasons for immigration and migration throughout the United States during specific times in history and relate the information to the present (e.g., Great Migration, Ellis Island, etc.).						•								
SS.5.E.4 - Students will assess the resources (e.g., oil, land, gas, etc.) of the geographic regions (e.g., Midwest, Middle East, etc.) of the United States and the world and explain their impact on global economic activities.														
SS.5.E.5 - Students will evaluate the role of agriculture and the impact of industrialization on the economic development of the United States.														
SS.5.E.6 - Students will compare the industrial North and the agricultural South prior to the Civil War, the geographic characteristics and boundaries of each region and the basic way of life in each region.														
SS.5.E.7 - Students will explain the economic problems that forced former slaves to continue to live in servitude even after slavery was officially abolished by the Thirteenth Amendment.						•								

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SS.5.E.8 - Students will compare the economic and social effects of Reconstruction on different populations, including the move from farms to factories and the change from the plantation system to sharecropping.														
SS.5.E.9 - Students will explain the social and economic effects of Westward Expansion on Native Americans, including changes in federal policies, armed conflicts, opposing views concerning land ownership and Native American displacement.														
6th GRADE														
SS.6.E.1 - Students will compare and contrast the basic characteristics of communism, socialism and capitalism.														
SS.6.E.2 - Students will identify examples of renewable and non-renewable resources and analyze the factors that affect these resources on the individual, local and national economies (e.g., hurricanes, floods, etc.).													•	

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SS.6.E.3 - Students will define NAFTA and summarize its effects on the United States economy.														
SS.6.E.4 - Students will compare and contrast government economic policy beginning with the Reagan era through present day (e.g., Reaganomics, the role of GDP in the economy, etc.).														
SS.6.E.5 - Students will classify and evaluate the different types of world trade organizations (e.g., trade, military and health).														
SS.6.E.6 - Students will assess the economic impact of technology on world regions throughout history.													•	
7th GRADE														

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SS.7.E.1 - Students will summarize and give examples of basic economic terms (e.g., barter, supply, demand, trade, interdependence, currency and scarcity).						•								
SS.7.E.2 - Students will differentiate between goods and services.			•											
SS.7.E.3 - Students will compare the incentives of various countries to explore and settle new lands.														
SS.7.E.4 - Students will trace how the emergence of traditional economies led to the development of mercantilism and the rise of the middle class.														
SS.7.E.5 - Students will examine and draw conclusions about how the effects of natural and human events influence an economy (e.g., environmental disasters, diseases and war).														

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SS.7.E.6 - Students will research and investigate how natural resources impact the economy.													•	
8th GRADE														
SS.8.E.1 - Students will evaluate West Virginia's role in the global economy as it relates to natural resources and national/international business and trade.														
SS.8.E.2 - Students will correlate West Virginia economic conditions with the effects on its citizens (e.g., employment, population, migration and health).														
SS.8.E.3 - Students will analyze the impact of absentee ownership, renewable and nonrenewable natural resources, labor unionization and the development of infrastructure on the economic growth of West Virginia (e.g., railroad, major highways, internet and cellular service).														

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SS.8.E.4 - Students will research and cite industries and products that are vital to the economy of the four regions of West Virginia both past and present and categorize the related occupations (e.g., tourism, coal, glass, timber, chemical, oil, natural gas, agriculture service industried and gaming).														
SS.8.E.5 - Students will identify major sources of revenue and their use by state and local governments in West Virginia (e.g., property tax, income tax, licenses, excise tax, severance tax, levies/bonds, gaming and lottery).														
SS.8.E.6 - Students will compare and contrast the effects of technological/industrial advances as they relate to economy vs. environment and their effects on the demographic profile of West Virginia (e.g., entrepreneurial businesses, agriculture, tourism, education, interstate commuters, mining and natural gas).														
9th GRADE														
SS.9.E.1 - Students will define scarcity and demonstrate the role of opportunity costs in decision making.	•	•												

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SS.9.E.2 - Students will examine and illustrate the trade patterns (e.g., resource allocation, mercantilism and other economic systems) of regions of the world across time and explain their significance to the evolution of global economics.														
SS.9.E.3 - Students will analyze the importance of family, labor specialization and regional commerce in the development of global trade systems.														
SS.9.E.4 - Students will identify types of exchange systems (e.g., barter, money) and the role forms of currency play in acquiring goods and services.	•													
SS.9.E.5 - Students will examine the costs of government policies in relation to the rise and fall of civilizations (e.g., Roman Empire, the Crusades and Imperialism).														
10th GRADE														

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SS.10.E.1 - Students will analyze the effects of the mercantilism and triangular trade on the emergence of colonial economies (e.g., goals of mercantilism, the mother country's interests vs. colonial interests, regional economies, agricultural vs. manufacturing, colonial products and raw material and transition from mercantilism to free enterprise capitalism).						•								
SS.10.E.2 - Students will trace economic development throughout U.S. history (e.g., Colonial period, Revolutionary War, Westward Expansion, Civil War and late 19th/early 20th Centuries) and identify the role of market factors in the settlement of the United States and the development of the free enterprise system.						•								
SS.10.E.3 - Students will explain the ideas, values and practices in the Federalist-Anti-Federalist debate, Bank of the U.S. issue, andevaluate their effects on the formation and direction of the nation's economy.						•								
SS.10.E.4 - Students will differentiate economic policy in the United States during each era (e.g., Colonial period, Revolutionary, Westward Expansion, Civil War and late 19th/early 20th Centuries) through types of taxes, taxation controversies, the effects of foreign trade and tariff policies.						•								
SS.10.E.5 - Students will critique the cause and effect relationship between the labor movement, industrialization and urbanization in the United States.														

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SS.10.E.6 - Students will explain the concept of capitalism and compare the basic components of other economic systems.						•								
11th GRADE														
SS.11.E.1 - Students will analyze the industrial organization of the American economy and connect the effects upon the outcome of World War I and subsequent wars (e.g. loans, Lend/Lease Act, Marshall Plan and nuclear arms race).														
SS.11.E.2 - Students will assess how various executive initiatives and legislative acts influence the United States economy (e.g., Fourteen Points, New Deal, Domino Theory, Great Society, Space Race and Strategic Defense Initiative).														
SS.11.E.3 - Students will define laissez faire and Keynesian economics and realte how their cause/effect impacts upon US economic philosophy during the 1920's and 1930's.														

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SS.11.E.4 - Students will apply the concept of supply and demand in various historic events as a cause of economic turmoil (e.g., Prohibition, O.P.E.C., etc.).						•								
SS.11.E.5 - Students will compare and contrast the economic policies and lack of regulations of banking and securities of the 1920's and 1990's (e.g., investors buying stocks on margin, speculation, overproduction, consumerism, installment credit, planned obsolescence, housing market crash and repeal of Glass Steagall).						•								
SS.11.E.6 - Students will cite evidence of the economic and cultural impact of advertising and the growth of consumerism (e.g., differentiate between wants and needs).					•									
SS.11.E.7 - Students will critique the competing ideologies of various economic systems (e.g., Capitalism, Socialism and Communism) and resulting world conflicts.						•								
SS.11.E.8 - Students will analyze the causes and consequences of the United States' national debt and effect upon world economic systems.						•								

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SS.11.E.9 - Students will identify various developed countries (MDC) and developing countries (LDC), evaluate their GDP to determine standard of living of their citizens (e.g., health care, education, military, industrial and agricultural capabilities).														
12th GRADE														
SS.12.E.1 - Students will examine the opportunity costs in ever-present scarcity for individuals, businesses and societies to understand how to make choices when facing unlimited wants with limited resources.	•	•			•							•		
SS.12.E.2 - Students will debate an effective allocation of the factors of production that encourages healthy economic growth and sustainability while curbs environmental abuses in the global economy.						•							•	
SS.12.E.3 - Students will explain how supply and demand affects prices, profits and availability of goods and services.						•								

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SS.12.E.4 - Students will debate the role of government in a free-market economy.														
SS.12.E.5 - Students will describe how households, businesses and government interact in a free-market economy.														
SS.12.E..6 - Students will identify economic influences that impact business climate on the local, regional and global level.						•								
SS.12.E.7 - Students will track the evolution of currency throughout history to facilitate the exchange of goods and services.	•													
SS.12.E.8 - Students will evaluate income, lifestyle, education and employment decisions to make successful career choices.		•			•	•	•			•			•	•

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SS.12.E.8a - Students will differentiate between gross and net income (e.g., taxes, insurance and pension plans).														
SS.12.E.8b - Students will explore how benefits packages, unions and professional organizations impact lifestyle.														
SS.12.E.8c - Students will evaluate the impact of education on lifelong earning potential.										•				
SS.12.E.8d - Students will examine the expectations and benefits of potential careers.							•						•	•
SS.12.E.9 - Students will simulate managing the income and expenses of a household.	•	•												

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SS.12.E.9a - Students will determine what makes up the cost of living andn how it varies in different locations.	•													
SS.12.E.9b - Students will [investigate] saving for emergency situations and long-term goals.	•	•												
SS.12.E.9c - Students will [examine] utilizing traditional and online banking services as well as examining fees, services and hidden costs of checking, savings, debit cards, Certificates of Deposit, etc.									•					
SS.12.E.9d - Students will construct, analyze and monitor personal budgets.	•	•												
SS.12.E.9e - Students will examine the causes of bankruptcy and how to avoid them.					•							•		

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SS.12.E.9f - Students will complete Federal and State income tax forms and examine other state and local taxes.														
SS.12.E.10 - Students will examine the advantages and disadvantages of different types of consumer debt to make sound financial decisions (e.g., home loans, credit card debt, automobile loans, pay-day loans and rent-to-own).	•				•				•					
SS.12.E.11 - Students will develop the knowledge and practices of a savvy consumer who knows consumer rights and responsibilities, can identify and avoid fraudulent practices and guard against identity theft.														
SS.12.E.12 - Students will assess and develop financial habits that promote economic security, stability and growth.		•			•				•			•		
SS.12.E.12a - Students will [assess] investments (e.g., stocks, mutual funds, certificates of deposit and commodity trading)									•			•		

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SS.12.E.12b - Students will [assess] insurance (e.g., life insurance, health insurance, automobile insurance, home and renters insurance and retirement plans).					•									
12th GRADE ELECTIVE														
SS.12.EE.1 - Students will explain and give examples showing how scarcity of goods and services forces people to make choices about needs and wants.		•			•									
SS.12.EE.2 - Students will analyze how the scarcity of natural, technological, capital and human resources requires economic systems to make choices about the distribution of goods and services.						•							•	
SS.12.EE.3 - Students will explain the role supply and demand, prices, incentives and profits play in determining what is produced and distributed in a free enterprise system.						•								

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SS.12.EE.4 - Students will explain and give examples of opportunity costs (trade-offs) and scarcity, and analyze how these concepts are the basis of other concepts in economics.	•	•			•				•					
SS.12.EE.5 - Students will compare and contrast examples of private and public goods and services.							•							
SS.12.EE.6 - Students will evaluate the costs and benefits of allocating goods and services through public and private means.														
SS.12.EE.7 - Students will describe and compare relationships among economic institutions (e.g., households, businesses, banks, government agencies and labor unions).						•								
SS.12.EE.8 - Students will explain how specialization and division of labor in economic systems increase productivity.														•

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SS.12.EE.9 - Students will describe the role of money and other forms of exchange in the economic process.	•													
SS.12.EE.10 - Students will compare and analyze how values and beliefs influence economic decisions in different economic systems.		•												
Ss.12.EE.11 - Students will evaluate economic systems according to how laws, rules and procedures deal with demand, supply and prices.						•								
SS.12.EE.12 - Students will evaluate historical and current social developments and issues from an economic perspective.													•	
SS.12.EE.13 - Students will explain historical and current developments and issues in local, national and global contexts from an economic perspective.						•								

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SS.12.EE.14 - Students will define inflation and explain its effects on economic systems.						•								
SS.12.EE.15 - Students will define and analyze the use of fiscal and monetary policy in the national economic system.						•								
SS.12.EE.16 - Students will explain the process of international trade from an economic perspective.						•								
SS.12.EE.17 - Students will analyze and evaluate growth and stability in different economic systems.						•								
SS.12.EE.18 - Students will analyze a public issue from an economic perspective and propose a socially desirable solution.						•							•	

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SS.12.EE.19 - Students will evaluate the role of the factors of production in a market economy.														
SS.12.EE.20 - Students will compare, contrast and evaluate different types of economies (traditional, command, market, mixed).						•								
SS.12.EE.21 - Students will explain how and why people who start new businesses take risks to provide goods and services.							•						•	•
SS.12.EE.22 - Students will identify, define and explain basic economic concepts (e.g., opportunity costs, scarcity, supply, demand, production, exchange and consumption, labor, wages, and capital, inflation and deflation, market economy and command economy, public and private goods and services).						•								
SS.12.EE.23 - Students will describe and explain the role of money, banking, savings and budgeting in everyday life.	•					•			•					

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SS.12.EE.24 - Students will distinguish between private goods and services (e.g., the family car or a local restaurant) and public goods and services (e.gl, the interstate highway system or the United States Postal Service).						•								
SS.12.EE.25 - Students will compare and contrast how values and beliefs, such as economic freedom, economic efficiency, equity, full employment, price stability, security and growth influence decisions in different economic situations.						•								
SS.12.EE.26 - Students will explain the basic characteristics of international trade, including absolute and comparative advantage, barriers to trade, exchange rates, and balance of trade.														
SS.12.EE.27 - Students will describe and explain global economic interdependence and competition, using examples to illustrate their influence on national and international policies.						•								
SS.12.EE.28 - Students will evaluate long term and short term cost in relationship to long and short-term benefits.														

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SS.12.EE.29 - Students will identify different economic goals and the tradeoffs that must be made between economic and social goals.						•	•						•	
SS.12.EE.30 - Students will describe the aims of government fiscal policies (taxation, borrowing and spending) and their influence on production, employment and price levels.														
SS.12.EE.31 - Students will explain the basic principles of the U.S. free enterprise system (e.g., opportunity costs, scarcity, profit motive, voluntary exchange, private property rights and competition).						•								
SS.12.EE.32 - Students will explain the characteristics, advantages and disadvantages of sole proprietorships, partnerships and corporations.			•											
SS.12.EE.33 - Students will describe characteristics and give examples of pure competiton, monopolistic competition and oligopolistic competition.														

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SS.12.EE.34 - Students will analyze the factors involved in the process of acquiring consumer goods and services including credit, interest and insurance.	•													