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Concept 1: Foundations of Economics																										
Kindergarten PO1. Discuss different types of jobs that people																-		I								
do.																										
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Kindergarten PO2. Match simple descriptions of work with the names of those jobs.																										1
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Kindergarten PO3. Give examples of work activities that people																										
do at home.																										l
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Kindergarten PO4. Discuss the difference between needs and wants.																										1
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Kindergarten PO5. Recognize various forms of U.S. currency.																										
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Kindergarten PO6. Recognize that people use money to purchase goods and services.																		İ								
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Grade 1 PO 1. Discuss the difference between basic needs and																										
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Grade 1 PO 2. Recognize that people need to make choices	ш	ш	Ш	ш≥	ш	шш	Ш	шZ	Ш	шш	ш	шш	ш	шО	шо	ш	шш	ш≻	ш	Ш	шш	шσ	шю	шю	шс	ш
because of limited resources.																										
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Grade 1 PO 3. Recognize that some goods are made locally																										-
and some are made elsewhere.																										
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Grade 1 PO 4. Recognize that people are buyers and sellers of																										
goods and services.																										
Grade 1 PO 5. Recognize various forms of U.S. currency.																										
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Grade 1 PO 6. Recognize that people save money for future																										
goods and services.																										
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Grade 2 PO 1. Discuss how scarcity requires people to make																										
choices due to their unlimited needs and wants with limited																										
resources.																										
Grade 2 PO 2. Discuss that opportunity cost occurs when																										
people make choices and something is given up (e.g., if you go																										
to the movies, you can't also go to the park).																										
Grade 2 PO 3. Identify differences among natural resources																										
(e.g., water, soil, and wood), human resources (e.g., people at																										
work), and capital resources (e.g., machines, tools and buildings).																										
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Grade 2 PO 4. Recognize that people trade for goods and																										
services.																										
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Grade 2 PO 5. Compare the use of barter and money in the	ш	ш	Ш	ш≥	ш	шш	Ш	шZ	Ш	шш	Ш	шш	ш	шО	шо	ш	шш	ш≻	Ш	ш	шш	шσ	ыĒ	ша	ш	ш
exchange for goods and services (e.g., trade a toy for candy,																										
buying candy with money).																										
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Grade 2 PO 6. Recognize that some goods are made in the																										
local community and some are made in other parts of the world.																										
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Grade 2 PO 7. Discuss how people can be both producers and																										
consumers of goods and services.																										
Grade 3 PO 1. Identify how scarcity requires people to make																										
choices due to their unlimited wants and needs.																										
Grade 3 PO 2. Identify opportunity costs in personal decision-																										
making situations.																										
Grade 3 PO 3. Identify goods and services (e.g., fire and police																										
protection, immunizations, library) provided by local government.																										
Grade 3 PO 4. Give examples of trade in the local community																										-
(e.g., farmers supply the grocer).																										
Grade 3 PO 5. Discuss reasons (e.g., labor, raw materials,																										-
energy resources) why some goods are made locally and some are made in other parts of the United States and the world.																										
are made in sales parte of the office offices and the world.																										
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Grade 3 PO 6. Discuss how producers use natural, human, and																										
capital resources to create goods and services.																										
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Grade 4 PO 1. Explain the decision for a personal spending																						<u> </u>	ш ((
choice.																										
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Grade 4 PO 2. Identify that specialization improves standards of																										——
living (e.g., medical care, home building, agriculture).																										
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Grade 4 PO 3. Give examples of how voluntary exchanges of goods and services can be mutually beneficial (e.g., ice cream																										
vendor receives money, child receives ice cream; doctor																										
receives monetary benefit, patient receives care).																										
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Grade 5 PO 1. Identify the opportunity costs (i.e., separation																										_
from family, indentured service) associated with expeditions to the New World.																										
the New World.																										
Grade 5 PO 2. Describe how specialization (e.g., division of																										
labor) improved standards of living in the three colonial regions																										
and the Pre-Civil War North and South.																										
Grade 5 PO 3. Identify how voluntary exchange helps both buyers and sellers as in colonial trade in North America.																										
buyers and sellers as in colonial trade in North America.																										
Grade 5 PO 4. Interpret how trade promoted economic growth																										-
throughout U.S. history.																										
Crode 6 DO 1. Identify how limited recovered and unlimited																										
Grade 6 PO 1. Identify how limited resources and unlimited human wants cause people to choose some things and give up																										
others.																										1
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Grade 6 PO 2. Determine how scarcity, opportunity costs, and trade-offs influence decision-making.																										
trade-ons initidefice decision-making.																										
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Grade 6 PO 3. Explain why specialization improves standards of	ű.	Ē	ш	ЩŠ	Ë	ii ii	ш	шž	ш	一道证	ш	<u> </u>	ш	щŏ	ᇳ	ű.	щщ	ш×	ш	Ü	前证	ЩŠ	E an	<u> </u>	Щ &	ш
living.																										
Grade 6 PO 4. Compare how money, as opposed to barter,																										
facilitates trade.																										
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Grade 6 PO 5. Explain how trade promoted economic growth throughout world regions.																										
anoughout nona regions.																										
Grade 7 PO 1. Explain how limited resources and unlimited																										
human wants cause people to choose some things and give up																										
others.																										
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Grade 7 PO 2. Analyze how scarcity, opportunity costs, and																										
trade-offs influence decision making.																										
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Grade 7 PO 3. Identify how governments and businesses make choices based on the availability of resources.																										
choices based on the availability of resources.																										
Grade 7 PO 4a. Describe the characteristics of a market economy: a. Property rights.																										
Grade 7 PO 4b. Describe the characteristics of a market																										
economy: b. Freedom of enterprise.																										
Grade 7 PO 4c. Describe the characteristics of a market																										\neg
economy: c. Competition.																										

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Grade 7 PO 4d. Describe the characteristics of a market economy: d. Consumer choice.																										
economy. d. Consumer choice.																										
Grade 7 PO 4e. Describe the characteristics of a market																										-
economy: e. Limited role of government.																										
Grade 8 PO 1. Explain how limited resources and unlimited																										-
human wants cause people to choose some things and give up																										
others.																										
Grade 8 PO 2. Analyze how scarcity, opportunity costs, and trade-offs, influence decision-making.																										
Grade 8 PO 3. Analyze how individuals, governments and																										
businesses make choices based on the availability of resources.																										
Grade 8 PO 4a. Apply Adam Smith's ideas of a market economy																										$\overline{}$
to: a. Property rights.																										
Grade 8 PO 4b. Apply Adam Smith's ideas of a market economy																										\longrightarrow
to: b. Freedom of enterprise.																										
Grade 8 PO 4c. Apply Adam Smith's ideas of a market economy to: c. Competition.																										
Grade 8 PO 4d. Apply Adam Smith's ideas of a market economy																										
to: d. Consumer choice.																										
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Grade 8 PO 4e. Apply Adam Smith's ideas of a market economy to: e. Limited role of government.																										
to. C. Ellinted fold of government.																										
Grade 8 PO 5. Describe the impact of the availability and																										
distribution of natural resources on an economy.																										
High School PO 1a. Analyze the implications of scarcity: a.																										\dashv
Limited resources and unlimited human wants influence choice at individual, national, and international levels.																										
at individual, national, and international levels.																										
High School PO 1b. Analyze the implications of scarcity: b.																										
Factors of production (e.g., natural, human, and capital																										
resources, entrepreneurship, technology).																										
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High School PO 1c. Analyze the implications of scarcity: c. Marginal analysis by producers, consumers, savers, and																										
investors.																										
High School PO 2. Analyze production possibilities curves to describe opportunity costs and trade-offs.																										
describe opportunity costs and trade ons.																										
High School PO 3a. Describe the characteristics of the mixed-																										
market economy of the United States: a. Property rights.																										
High School PO 3b. Describe the characteristics of the mixed-																										\neg
market economy of the United States: b. Profit motive.																										
High School PO 3c. Describe the characteristics of the mixed-																										-
market economy of the United States: c. Consumer																										
sovereignty.																										

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High School PO 3d. Describe the characteristics of the mixed-																										
market economy of the United States: d. Competition.																										
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High School PO 3e. Describe the characteristics of the mixed- market economy of the United States: e. Role of government.																										
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High School PO 3f. Describe the characteristics of the mixed-																										
market economy of the United States: f. Rational self-interest.																										
High School PO 3g. Describe the characteristics of the mixed-																										
market economy of the United States: g. Invisible hand.																										
High School PO 4. Evaluate the economic implications of																										
current events from a variety of sources (e.g., magazine articles, newspaper articles, radio, television reports, editorials, internet																										
sites).																										
High School PO 5. Interpret economic information using charts,																									\vdash	
tables, graphs, equations, and diagrams.																										
Concept 2: Microeconomics																										
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Grade 3 PO 1. Discuss different ways individuals can earn																										
money.																										
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Grade 4 PO 1. Explain how price incentives affect peoples' behavior and choices, such as colonial decisions about what																										
crops to grow and which products to produce.																										

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Grade 4 PO 2. Describe why (e.g., schools, fire, police, libraries) state and local governments collect taxes.																										
Grade 4 PO 3. Describe how education, skills, and career choices affect income.																										
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Grade 4 PO 4. Discuss how profit is an incentive to																										
entrepreneurs.																										
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Grade 4 PO 5. Describe risks that are taken by entrepreneurs.																										
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Grade 4 PO 6. Identify the role of financial institutions in																										
providing services (e.g., savings accounts, loans).																										
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Grade 5 PO 1. Explain how price incentives affect peoples'																										
behavior and choices, such as colonial decisions about what																										
crops to grow and which products to produce.																										
Grade 5 PO 2. Describe how competition, markets, and prices influence peoples' behavior.																										
Grade 5 PO 3. Identify how people earn income by selling their labor to businesses or governments.																										
labor to businesses or governments.																										
Grade 5 PO 4. Describe ways in which entrepreneurs take risks																										
to develop new goods and services.																										
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Grade 5 PO 5. Describe the function of private business in	ш	Ш	Ш	ш≥	ш	шш	Ш	шZ	ш	шц	ш	шш	Ш	шО	шо	ш	шш	ш≻	ш	ш	шш	шσ	ше	ша	ш с.	ш
producing goods and services.																									1	
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Grade 5 PO 6. Discuss the function of banks in providing checking accounts, savings accounts, and loans.																										
oncoming accounts, savings accounts, and toans.																										
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Grade 5 PO 7. Explain the function of government in providing																										
certain goods and services through taxation.																										
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Grade 7 PO 1. Identify the functions and relationships among various institutions (e.g., business firms, banks, government																									1	ı
agencies, labor unions, corporations) that make up an economic																										
system.																										
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Grade 7 PO 2. Describe how (private) investment in human																										
capital such as health (e.g. immunizations), education (e.g., college), and training of people (e.g., on the job experience),																										
leads to economic growth.																									1	
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Grade 7 PO 3. Describe how investment in physical capital (e.g.,																									\vdash	
factories, machinery, new technology) leads to economic growth.																									1	
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Grade 7 PO 4. Describe the role of entrepreneurs (e.g.,																									ł	
Carnegie, Ford, Rockefeller, J.P. Morgan, Vanderbilt) in the free enterprise system.																										
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Grade 7 PO 5. Describe the function of private business in																										
producing goods and services.																										. [
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Grade 7 PO 6. Describe how the interaction between buyers and sellers determines market prices.																										

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Grade 7 PO 7. Explain how (unequal) distribution of income																										
affects public policy and standards of living.																										
Grade 7 PO 8a. Describe the government's investment in human capital: a. Health.																										
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Grade 7 PO 8b. Describe the government's investment in human capital: b. Education.																										
Grade 7 PO 8c. Describe the government's investment in human capital: c. Training of people.																										
Grade 7 PO 9. Describe the government's investment in																										
physical capital (e.g., NASA, transportation).																										
Grade 7 PO 10. Describe the government's role in economic																										-
recovery for the individual (e.g., farm subsidy, securities, Social Security, exchange regulations).																										
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Grade 8 PO 1. Identify the functions and relationships among																										
various institutions (e.g., business firms, banks, government agencies, labor unions, corporations) that make up an economic																										
system.																										
Grade 8 PO 2a. Explain the impact of government investment in human capital: a. Health (e.g., immunizations).																										
muman capitai. d. Freditti (e.g., IIIIIItunizations).																										
Grade 8 PO 2b. Explain the impact of government investment in human capital: b. Education (e.g., college grants, loans).																Ţ		1]
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Grade 8 PO 2c. Explain the impact of government investment in																										
human capital: c. Training of people (e.g., Job Corps).																										
Grade 8 PO 3. Explain the impact of government investment in physical capital (e.g., NASA, transportation).																										
priyoteal capital (e.g., NAOA, transportation).																										
Grade 8 PO 4. Describe how income for most people is	=																									
determined by the value of the goods and services they sell.																										
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Grade 8 PO 5. Describe the impact of entrepreneurs (e.g., Bill																										
Gates, Martha Stewart, Oprah Winfrey, Ted Turner, Donald Trump) in the free enterprise system.																										
Trump) in the free enterprise system.																										
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Grade 8 PO 6. Analyze how investment in physical capital (e.g., factories, medical advancements, new technologies) leads to																										
economic growth.																										
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Grade 8 PO 7. Describe how competition (e.g., Microsoft/Apple,	=																									
Wal-Mart/Target) affects supply and demand from the vantage																										
point of the consumer and producer.																										
Grade 8 PO 8. Describe how market prices provide incentives to																										
buyers and sellers.																										
On the O DOO. Describe houses of the first o																										
Grade 8 PO 9. Describe how protection of private property rights provides incentives to conserve and improve property (e.g.,																										
resale market).																										
High School PO 1a. Describe how the interdependence of both																										
households and firms is affected by trade, exchange, money,																										
and banking: a. Why voluntary exchange occurs only when all participating parties expect to gain from the exchange.																										
participating parties expect to gain from the exchange.																										

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High School PO 1b. Describe how the interdependence of both households and firms is affected by trade, exchange, money, and banking: b. Role and interdependence of households, firms, and government in the circular flow model of economic activity.																										
High School PO 1c. Describe how the interdependence of both households and firms is affected by trade, exchange, money, and banking: c. Role of entrepreneurs in a market economy and how profit is an incentive that leads entrepreneurs to accept risks of business failure.																										
High School PO 1d. Describe how the interdependence of both households and firms is affected by trade, exchange, money, and banking: d. Financial institutions and securities markets.																										
High School PO 1e. Describe how the interdependence of both households and firms is affected by trade, exchange, money, and banking: e. Importance of rule of law in a market economy for enforcement of contracts.																										
High School PO 2a. Describe how markets function: a. Laws of supply and demand.																										
High School PO 2b. Describe how markets function: b. How a market price is determined.						•																				
High School PO 2c. Describe how markets function: c. Graphs that demonstrate changes in supply and demand.																										
High School PO 2d. Describe how markets function: d. How price ceilings and floors cause shortages or surpluses.																										
High School PO 2e. Describe how markets function: e. Comparison of monopolistic and competitive behaviors.																										

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High School PO 2f. Describe how markets function: f. Theory of production and the role of cost.																										
or production and the role of cost.																										
High School PO 3a. Describe how government policies																										\neg
influence the economy: a. Need to compare costs and benefits of government policies before taking action.																										
or government policies before taking action.																										
High School PO 3b. Describe how government policies																										\dashv
influence the economy: b. Use of federal, state, and local																										
government spending to provide national defense; address environmental concerns; define and enforce property,																										
consumer, and worker rights; regulate markets; and provide																										
goods and services.																										
High School PO 3c. Describe how government policies influence the economy: c. Effects of progressive, proportional,																										
and regressive taxes on different income groups.																										
High School PO 3d. Describe how government policies influence the economy: d. Role of self-interest in decisions of																										
voters, elected officials, and public employees.																										
Concept 3: Macroeconomics		ı										ı														
Grade 7 PO 1. Describe the effects of inflation (e.g., higher								1																		
prices, rising interest rates, less business activity) on society.																										
Grade 7 PO 2. Analyze the effects (e.g., inflation,																										_
unemployment) of he Great Depression.																										
Grade 7 PO 3. Analyze the government's role (e.g., FDIC, Securities and Exchange Commission) in national economic								Ī										I								
recovery.																										
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Grade 7 PO 4. Describe how scarcity influences the choices	Ш	ш	Ш	шΣ	Ш	шш	Ш	шŻ	Ш	шш	Ш	шш	Ш	шО	шо	Ш	шш	ш≻	Ш	Ш	ші	шо	а ш	шЮ	ша	ш
(e.g., war time rationing, women in the workforce, reallocation of																										
resources) made by governments and businesses.																										
Grade 8 PO 1. Identify the organization and functions of the																										
Federal Reserve System.																										
Grade 8 PO 2. Identify the effects of inflation on society.																										
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Grade 8 PO 3. Analyze the government's role in economic																										
recovery.																										
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High School PO 1. Determine how inflation, unemployment, and gross domestic product statistics are used in policy decisions.																										
High Ochool DOO. For his the effects of inflation and definition																										
High School PO 2. Explain the effects of inflation and deflation on different groups (e.g., borrowers v. lenders, fixed income/cost																										
of living adjustments).																										
High School PO 3. Describe the economic and non-economic consequences of unemployment.																										
High School PO 4. Analyze fiscal policy and its effects on inflation, unemployment, and economic growth.																										
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High School PO 5. Describe the functions of the Federal Reserve System (e.g., banking regulation and supervision,																										
financial services, monetary policy) and their influences on the																										
economy.																										

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State Content Standards for Arizona			103 – How Do You Get Money?	£		5		ż			dg		ge		– Using Your Credit - Crazy g?		Episode 117 – Understanding Business Ethics	for	at Careers				ne	g		,
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High School PO 6. Explain the effects of monetary policy on		_	_		_		_		_		_		_						_			- ''	_ "			
unemployment, inflation, and economic growth.																										
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High School PO 7. Determine how investment in factories,																						-				-
machinery, new technology, and the health, education, and																										
training of people can raise future standards of living.																										
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Concept 4: Global Economics																										
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Grade 7 PO 1. Explain how voluntary exchange benefits buyers																										
and sellers.	, ,																									
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Grade 7 PO 2. Identify the patterns of economic interaction																										
(e.g., national debt, balance of trade) between countries.	, ,																									
Grade 8 PO 1. Compare how private property rights differ in																										
market (capitalism) economies versus command (communist)	, ,																									
economies.	, ,																									
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Grade 8 PO 2. Identify the effects of trade restrictions between national and world regions.																										
national and world regions.																										
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Grade 8 PO 3. Describe the role of the United States																										-
government in influencing international commerce in regions studied.																										
Grade 8 PO 4. Identify interdependence (e.g., North American																										
Free Trade Agreement, European Union, International Monetary																										
Fund/World Bank) between nations.																										

State Content Standards for Arizona			39.2	_		_		Ļ			두		9		azy		sse	ğ	ers				0	a		l
	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	Episode 118 – Saving and Investing for Your Future	Episode 119 – A Closer Look at Careers	Episode 120 – The Global Economy	Episode 121 – Bulls, Bears, and Financial Markets	Episode 122 – Sell, Sell, Sell (The Science of Sales)	Episode 123 – Understanding Income and Expenses	Episode 124 – Building and Growing. Business	Episode 125 – Understanding Your Paycheck	Episode 126 – Social Entrepreneurs
High School PO 1a. Analyze the similarities and differences among economic systems: a. Characteristics of market, command, and mixed economic systems, including roles of																										
production, distribution, and consumption of goods and services.																										
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High School PO 1b. Analyze the similarities and differences among economic systems: b. Benefits and costs of market and command economies.																										
High School PO 1c. Analyze the similarities and differences																									_	
among economic systems: c. Characteristics of the mixed- market economy of the United States, including such concepts as private ownership, profit motive, consumer sovereignty, competition, and government regulation.																										
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High School PO 1d. Analyze the similarities and differences among economic systems: d. Role of private property in conserving scarce resources and providing incentives in a market economy.																										
High School PO 2a. Describe the effects of international trade on the United States and other nations: a. How people and nations gain through trade.																				•						
High School PO 2b. Describe the effects of international trade on the United States and other nations: b. How the law of comparative advantage leads to specialization and trade.																										
																										1
High School PO 2c. Describe the effects of international trade on the United States and other nations: c. Effects of protectionism, including tariffs and quotas on international trade and on a nation's standard of living.																										
High School PO 2d. Describe the effects of international trade on the United States and other nations: d. How exchange rates work and how they affect international trade.																										
High School PO 2e. Describe the effects of international trade on the United States and other nations: e. How the concepts of balance of trade and balance of payments are used to measure international trade.																										

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he nagive work platement of economic activity including the implication of the including the implication of the including the in	High School PO 2f. Describe the effects of international trade on the United States and other nations: f. Factors that influence																										
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in the United State's said other radions. Le Economic connections among different regions, including charging connections among different regions, including charging connections and patients would state patients. Spit School PC 20. Describe the effects of international trade in the United State of the United State of the United State of the United States of the U	countries.																										
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	101 – What Is a Biz Kid?	102 – What Is Money?	103	104 -	105 -	106 - Futi	- 201	108 - Real	- 601	110 - Go 2	17	112 - neur	113	4.	115 -	116	117.	148 ·	119.	120 -	121 - Mar	122 - of Sa	123 - nse	124	125 -	126
	- epc	ode	Episode 103 – How	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!	pisode 109 – Cash and Credit	Episode 110 – How to Achieve Your Financial Goals	. epo	Episode 112 – Introducing Entrepreneurs	Episode 113 – The Biz Kids Challenge	Episode 114 – How to Consumer	ode	Episode 116 – Budgeting Basics	ode :	pisode 118 our Future	ode	Episode 120 – The Global Economy	Episode 121 – Bulls, Financial Markets	Episode 122 – Sell, Sell, Sell (The Science of Sales)	Episode 123 – Understanding Income and Expenses	ode .	Episode 125 – Understanding Your Paycheck	Episode 126 – Social Entrepreneurs
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Grade 5 PO 1b. Explain how the following are used to purchase																							ш (о			
goods and services: b. Check.																										
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Grade 5 PO 1c. Explain how the following are used to purchase																										
goods and services: c. Money order.																										
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Grade 5 PO 1d. Explain how the following are used to purchase																										
goods and services: d. Debit card.																										
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Grade 5 PO 1e. Explain how the following are used to purchase																										
goods and services: e. Credit card.																										
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Grade 6 PO 1. Compare the cost and benefits of using credit.																										\neg
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Grade 6 PO 2. Explain how interest is the price paid to borrow																										
money.																										
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Grade 6 PO 3. Describe the factors lenders consider before																										
lending money.																										
Grade 7 PO 1. Describe how scarcity influenced the historical times studied.																		ĺ								
umes studied.																										
Grade 7 PO 2. Describe how scarcity influences personal financial choices (e.g., buying on-margin, budgeting, saving,																										
investing, credit).																										
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State Content Standards for Arizona			۲,												zy		S	F	rs					_		
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Grade 7 PO 3. Describe how income for most people is	ш	ш	ш	Ш ≥	ш	шш	ш	ши	ш	шш	ш.	шш	ш	шо	шо	ш	шш	ш≻	ш	ш	шь	шσ	вш	шш	ша	
determined by the value of the goods and services they sell.																										
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Grade 7 PO 4. Describe types of personal investments (e.g.,																										
savings accounts, stocks, bonds).																										
Grade 8 PO 1. Explain how scarcity influences personal																										
financial choices (e.g., budgeting, saving, investing, credit).																										
Grade 8 PO 2. Describe types of personal investments (e.g.,																										
saving accounts, stocks, mutual funds, bonds, retirement funds, land).																										
laid).																										
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Grade 8 PO 3. Describe the role of the stock market in personal investing.																										
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Grade 8 PO 4. Describe various forms of credit (e.g., personal loans, credit cards, lines of credit, mortgages, auto loans).																										
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Grade 8 PO 5. Analyze the advantages, disadvantages, and alternatives to consumer credit.																										
anomalives to consumer oreal.																										
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Grade 8 PO 6. Analyze the costs and benefits of producing a																										
personal budget.																										
Grade 8 PO 7. Create a personal budget to include fixed and																										
variable expenses.																										1
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State Content Standards for Arizona	Episode 101 – What Is a Biz Kid?	Episode 102 – What Is Money?	Episode 103 – How Do You Get Money?	104 – What Can Yo	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	Episode 118 – Saving and Investing for Your Future	Episode 119 – A Closer Look at Careers	Episode 120 – The Global Economy	Episode 121 – Bulls, Bears, and Financial Markets	Episode 122 – Sell, Sell, Sell (The Science of Sales)	Episode 123 – Understanding Income and Expenses	Episode 124 – Building and Growing a Business	Episode 125 – Understanding Your Paycheck	Episode 126 – Social Entrepreneurs
High School PO 1. Explain how education, career choices, and family obligations affect future income.																										
High School PO 2. Analyze how advertising influences consumer choices.																						•				
High School PO 3. Determine short- and long-term financial goals and plans, including income, spending, saving, and investing.				•		•								•	•			•					•			
High School PO 4. Compare the advantages and disadvantages of using various forms of credit and the determinants of credit history.																										
High School PO 5. Explain the risk, return, and liquidity of short- and long-term saving and investment vehicles.																		•			•					
High School PO 6. Identify investment options (e.g., stocks, bonds, mutual funds) available to individuals and households.																		•			•					

State Content Standards for Arizona SOCIAL STUDIES STRAND 5: ECONOMICS	Episode 201 – Have a Plan, Stan!	Episode 202 – Money Math - Who Needs It?	Episode 203 – Building Your Business Online	Episode 204 – Financial Institutions - All the Same?	Episode 205 – How Credit Affects Your Life	Episode 206 – The Art of Negotiation	Episode 207 – The World Is a Risky Place	Episode 208 – Economic Cycles (What Goes Up Must Come Down)	Episode 209 – The Green Economy & You	Episode 210 - Secrets to Success	Episode 211 – The Marketing Mix	Episode 212 – Hidden Careers	Episode 213 – Learning From Failure	Episode 301 – Are You Financially Literate?	Episode 302 – Wheel of Misfortune	Episode 303 – More Bang for Your Buck	Episode 304 – Where is My Allowance?	Episode 305 – Escape the Box	Episode 401 – A World Without Taxes	Episode 402 – Debt: The Good, The Bad, & The Ugly	Episode 403 – Your First Big Purchase	Episode 404 – What's Up With The Stock Market?	Episode 405 – Crash Course On Starting A Business	Episode 406 – How to Make A Million Bucks!	Episode 407 – Scam-a-rama (Protecting Yourself From Being Scammed)	Episode 408 – The Value Of Money
Concept 1: Foundations of Economics																										
Kindergarten PO1. Discuss different types of jobs that people do.																										
Kindergarten PO2. Match simple descriptions of work with the names of those jobs.																										
Kindergarten PO3. Give examples of work activities that people do at home.																										
Kindergarten PO4. Discuss the difference between needs and wants.																										
Kindergarten PO5. Recognize various forms of U.S. currency.																										
Kindergarten PO6. Recognize that people use money to purchase goods and services.																										
Grade 1 PO 1. Discuss the difference between basic needs and wants.																										

State Content Standards for Arizona		S		=												¥										\neg
State Content Standards for Arizona		202 – Money Math - Who Needs	ssa	s - All	Episode 205 – How Credit Affects Your Life	E	_	208 – Economic Cycles (What Must Come Down)	ø /				2			Bang for Your Buck	304 – Where is My Allowance?		xex	•	Episode 403 – Your First Big Purchase			uo	Episode 407 – Scam-a-rama (Protecting Yourself From Being Scammed)	
	Stan!	9	Building Your Business	Episode 204 – Financial Institutions the Same?	cts	– The Art of Negotiation	Episode 207 – The World Is a Risky Place	N) se	Episode 209 – The Green Economy & You	Episode 210 - Secrets to Success	Χį		Episode 213 – Learning From Failure	Episode 301 – Are You Financially Literate?	Episode 302 – Wheel of Misfortune	Jn O,	owa		– A World Without Taxes	Episode 402 – Debt: The Good, The Bad, & The Ugly	urch	Episode 404 – What's Up With The Stock Market?	Ę	Episode 406 – How to Make A Million Bucksi	rote d)	Episode 408 – The Value Of Money
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Grade 1 PO 2. Recognize that people need to make choices		<u> </u>	шО	ш #		ш	ша	шо	ш≻	ш	ш	ш	ш		ш	ш	ш	ш	ш	шш	Ш	шо	шо	шш	ш≻	
because of limited resources.																										
Grade 1 PO 3. Recognize that some goods are made locally																										
and some are made elsewhere.																										
Grade 1 PO 4. Recognize that people are buyers and sellers of																										
goods and services.																										
Grade 1 PO 5. Recognize various forms of U.S. currency.																										
Grade 1 PO 6. Recognize that people save money for future																										
goods and services.																										
Grade 2 PO 1. Discuss how scarcity requires people to make																										
choices due to their unlimited needs and wants with limited resources.																										
resources.																										
Grade 2 PO 2. Discuss that opportunity cost occurs when																										
people make choices and something is given up (e.g., if you go																										
to the movies, you can't also go to the park).																										
Grade 2 PO 3. Identify differences among natural resources																										
(e.g., water, soil, and wood), human resources (e.g., people at																										
work), and capital resources (e.g., machines, tools and buildings).																										
Grade 2 PO 4. Recognize that people trade for goods and																										
services.																										

State Content Standards for Arizona		Ø		=										1 1		¥	_								50	
State Content Standards for Arizona		Episode 202 – Money Math - Who Needs ॥?	sse	Episode 204 – Financial Institutions - All the Same?	Episode 205 – How Credit Affects Your Life	5	_	208 – Economic Cycles (What Must Come Down)	ø				e.			Bang for Your Buck	304 – Where is My Allowance?		xes	Φ	Episode 403 – Your First Big Purchase			u o	Episode 407 – Scam-a-rama (Protecting Yourself From Being Scammed)	
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Grade 2 PO 5. Compare the use of barter and money in the		<u> </u>	шО	ш∓	ш	ш	ша	шо	ш≻	ш	ш	ш	Ш		ш		ш		ш	шш	Ш	шо	шо	шш	ш >	ш
exchange for goods and services (e.g., trade a toy for candy, buying candy with money).																										
buying candy with money).																										
Grade 2 PO 6. Recognize that some goods are made in the																										-
local community and some are made in other parts of the world.																										
Grade 2 PO 7. Discuss how people can be both producers and																										
consumers of goods and services.																										
Grade 3 PO 1. Identify how scarcity requires people to make																-										
choices due to their unlimited wants and needs.																										
Grade 3 PO 2. Identify opportunity costs in personal decision-																										
making situations.																										
Grade 3 PO 3. Identify goods and services (e.g., fire and police																										
protection, immunizations, library) provided by local government.																										
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Grade 3 PO 4. Give examples of trade in the local community																										
(e.g., farmers supply the grocer).																										
Grade 3 PO 5. Discuss reasons (e.g., labor, raw materials,																										
energy resources) why some goods are made locally and some																										
are made in other parts of the United States and the world.																										
Grade 3 PO 6. Discuss how producers use natural, human, and																										\dashv
capital resources to create goods and services.																										

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Grade 4 PO 1. Explain the decision for a personal spending choice.																										
Grade 4 PO 2. Identify that specialization improves standards of																										
living (e.g., medical care, home building, agriculture).																										
Grade 4 PO 3. Give examples of how voluntary exchanges of																										
goods and services can be mutually beneficial (e.g., ice cream vendor receives money, child receives ice cream; doctor																										
receives monetary benefit, patient receives care).																										
Grade 5 PO 1. Identify the opportunity costs (i.e., separation																										
from family, indentured service) associated with expeditions to																										
the New World.																										
Grade 5 PO 2. Describe how specialization (e.g., division of labor) improved standards of living in the three colonial regions																										
and the Pre-Civil War North and South.																										
Grade 5 PO 3. Identify how voluntary exchange helps both buyers and sellers as in colonial trade in North America.																										
buyers and sellers as in colonial trade in North America.																										
Grade 5 PO 4. Interpret how trade promoted economic growth																										-
throughout U.S. history.																										
Grade 6 PO 1. Identify how limited resources and unlimited																										-+
human wants cause people to choose some things and give up																										
others.																										
Grade 6 PO 2. Determine how scarcity, opportunity costs, and																										
trade-offs influence decision-making.																										
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Grade 6 PO 3. Explain why specialization improves standards of																							ш 0,		<u> </u>	
living.																										
Grade 6 PO 4. Compare how money, as opposed to barter,																										
facilitates trade.																										- 1
Grade 6 PO 5. Explain how trade promoted economic growth																										
throughout world regions.																										
Grade 7 PO 1. Explain how limited resources and unlimited																										
human wants cause people to choose some things and give up others.																										
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Grade 7 PO 2. Analyze how scarcity, opportunity costs, and																										
trade-offs influence decision making.																										
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Grade 7 PO 3. Identify how governments and businesses make																										
choices based on the availability of resources.																										
Grade 7 PO 4a. Describe the characteristics of a market																										
economy: a. Property rights.																										
Grade 7 PO 4b. Describe the characteristics of a market																										
economy: b. Freedom of enterprise.																										
Grade 7 PO 4c. Describe the characteristics of a market																										
economy: c. Competition.																										

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economy: d. Consumer choice.																										
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Grade 7 PO 4e. Describe the characteristics of a market																										
economy: e. Limited role of government.																										
Grade 8 PO 1. Explain how limited resources and unlimited																										
human wants cause people to choose some things and give up others.																										
others.																										
Grade 8 PO 2. Analyze how scarcity, opportunity costs, and																										
trade-offs, influence decision-making.																										
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Grade 8 PO 3. Analyze how individuals, governments and businesses make choices based on the availability of resources.																										
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Grade 8 PO 4a. Apply Adam Smith's ideas of a market economy																										
to: a. Property rights.																										
Grade 8 PO 4b. Apply Adam Smith's ideas of a market economy																										
to: b. Freedom of enterprise.																										
Grade 8 PO 4c. Apply Adam Smith's ideas of a market economy																										
to: c. Competition.																										
Grade 8 PO 4d. Apply Adam Smith's ideas of a market economy to: d. Consumer choice.																Ī		I]
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Grade 8 PO 4e. Apply Adam Smith's ideas of a market economy	_					_					_		_		_						_		,			
to: e. Limited role of government.																										
Grade 8 PO 5. Describe the impact of the availability and																										
distribution of natural resources on an economy.																										
High School PO 1a. Analyze the implications of scarcity: a.																										
Limited resources and unlimited human wants influence choice at individual, national, and international levels.																										
High School PO 1b. Analyze the implications of scarcity: b. Factors of production (e.g., natural, human, and capital																										
resources, entrepreneurship, technology).																										
High School PO 1c. Analyze the implications of scarcity: c. Marginal analysis by producers, consumers, savers, and																										
investors.																										
High School PO 2. Analyze production possibilities curves to describe opportunity costs and trade-offs.]
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High School PO 3a. Describe the characteristics of the mixed- market economy of the United States: a. Property rights.																										
High School PO 3b. Describe the characteristics of the mixed- market economy of the United States: b. Profit motive.																										
West Out and DOO. Describe the second of the																										
High School PO 3c. Describe the characteristics of the mixed- market economy of the United States: c. Consumer																										
sovereignty.																										

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High School PO 3d. Describe the characteristics of the mixed-	ш	<u> </u>	шо	шт	ш	Ш	шс	шо	ш≻	ш	ш	Ш	Ш		ш	ш,	ш	Ш	ш	шш	Ш	шо	шо	шш	ш≻	ш
market economy of the United States: d. Competition.																										1
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High School PO 3e. Describe the characteristics of the mixed- market economy of the United States: e. Role of government.																										
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High School PO 3f. Describe the characteristics of the mixed-																										
market economy of the United States: f. Rational self-interest.																										1
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High School PO 3g. Describe the characteristics of the mixed- market economy of the United States: g. Invisible hand.																										1
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High School PO 4. Evaluate the economic implications of																										
current events from a variety of sources (e.g., magazine articles, newspaper articles, radio, television reports, editorials, internet																										ı
sites).																										ı
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High School PO 5. Interpret economic information using charts,																										
tables, graphs, equations, and diagrams.																										1
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Concept 2: Microeconomics																										
Grade 3 PO 1. Discuss different ways individuals can earn										1						1		I								
money.																										ı [
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Grade 4 PO 1. Explain how price incentives affect peoples'																										\vdash
behavior and choices, such as colonial decisions about what																										1
crops to grow and which products to produce.																										
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Grade 4 PO 2. Describe why (e.g., schools, fire, police, libraries) state and local governments collect taxes.																										
State and recar governmente concertance.																										
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Grade 4 PO 3. Describe how education, skills, and career																										\Box
choices affect income.																										J
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Grade 4 PO 4. Discuss how profit is an incentive to																										\neg
entrepreneurs.																										
Grade 4 PO 5. Describe risks that are taken by entrepreneurs.																										
Grade 4 PO 6. Identify the role of financial institutions in																										
providing services (e.g., savings accounts, loans).																										
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Condo 5 DO 4 Fundain have principal inscribed offices promise!																										
Grade 5 PO 1. Explain how price incentives affect peoples' behavior and choices, such as colonial decisions about what																										
crops to grow and which products to produce.																										
Grade 5 PO 2. Describe how competition, markets, and prices influence peoples' behavior.																										
machee peoples solution																										
Grade 5 PO 3. Identify how people earn income by selling their																										
labor to businesses or governments.																										
Grade 5 PO 4. Describe ways in which entrepreneurs take risks																										\neg
to develop new goods and services.																										
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Grade 5 PO 5. Describe the function of private business in producing goods and services.																										
producing goods and connects.																										
Grade 5 PO 6. Discuss the function of banks in providing																										
checking accounts, savings accounts, and loans.																										
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Grade 5 PO 7. Explain the function of government in providing																										
certain goods and services through taxation.																										
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Condo 7 DO 4 Identify the functions and relationships among																										
Grade 7 PO 1. Identify the functions and relationships among various institutions (e.g., business firms, banks, government																										
agencies, labor unions, corporations) that make up an economic																										
system.																										
Grade 7 PO 2. Describe how (private) investment in human capital such as health (e.g. immunizations), education (e.g.,																										
college), and training of people (e.g., on the job experience),																										
leads to economic growth.																										
Grade 7 PO 3. Describe how investment in physical capital (e.g.,																										
factories, machinery, new technology) leads to economic growth.																										
Grade 7 PO 4. Describe the role of entrepreneurs (e.g.,																										-
Carnegie, Ford, Rockefeller, J.P. Morgan, Vanderbilt) in the free																										
enterprise system.																										J
Grade 7 PO 5. Describe the function of private business in																										
producing goods and services.																										
Grade 7 PO 6. Describe how the interaction between buyers and sellers determines market prices.																1		Ī								
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Grade 7 PO 7. Explain how (unequal) distribution of income affects public policy and standards of living.																										
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Grade 7 PO 8a. Describe the government's investment in human capital: a. Health.																										
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Out to 7 PO 01. Provide the recovered to be rectioned to																										
Grade 7 PO 8b. Describe the government's investment in human capital: b. Education.																										
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Grade 7 PO 8c. Describe the government's investment in																										
human capital: c. Training of people.																										
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Grade 7 PO 9. Describe the government's investment in																										
physical capital (e.g., NASA, transportation).																										
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Grade 7 PO 10. Describe the government's role in economic																										
recovery for the individual (e.g., farm subsidy, securities, Social Security, exchange regulations).																										
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Grade 8 PO 1. Identify the functions and relationships among																										
various institutions (e.g., business firms, banks, government agencies, labor unions, corporations) that make up an economic																										
system.																										
Grade 8 PO 2a. Explain the impact of government investment in human capital: a. Health (e.g., immunizations).																										
maman sapitai. a. Heatin (e.y., IIIIIIIIIIIZations).																										
Grade 8 PO 2b. Explain the impact of government investment in human capital: b. Education (e.g., college grants, loans).																										

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Grade 8 PO 2c. Explain the impact of government investment in human capital: c. Training of people (e.g., Job Corps).																								i		
Training of people (e.g., coo corpe).																								i		
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Grade 8 PO 3. Explain the impact of government investment in																										
physical capital (e.g., NASA, transportation).																										
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Grade 8 PO 4. Describe how income for most people is																										-
determined by the value of the goods and services they sell.																								i		
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Grade 8 PO 5. Describe the impact of entrepreneurs (e.g., Bill																								\longrightarrow		
Gates, Martha Stewart, Oprah Winfrey, Ted Turner, Donald	()																							1		
Trump) in the free enterprise system.																								i		
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Grade 8 PO 6. Analyze how investment in physical capital (e.g., factories, medical advancements, new technologies) leads to																								i		
economic growth.																								i		
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Grade 8 PO 7. Describe how competition (e.g., Microsoft/Apple, Wal-Mart/Target) affects supply and demand from the vantage																										
point of the consumer and producer.	()																							1		
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Grade 8 PO 8. Describe how market prices provide incentives to																								$\neg \neg$		-
buyers and sellers.																										
Grade 8 PO 9. Describe how protection of private property rights																										\dashv
provides incentives to conserve and improve property (e.g.,																										
resale market).																										
High School PO 1a. Describe how the interdependence of both																										
households and firms is affected by trade, exchange, money,																										
and banking: a. Why voluntary exchange occurs only when all participating parties expect to gain from the exchange.																										
participating parties expect to gain from the exchange.																										

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State Content Standards for Arizona	. 201 – Have a Plan, Stan!	302 – Money Math - Who Needs	: 203 – Building Your Business	: 204 – Financial Institutions - All	, 205 – How Credit Affects Your	206 – The Art of Negotiation	Episode 207 – The World Is a Risky Place	Episode 208 – Economic Cycles (What Goes Up Must Come Down)	, 209 – The Green Economy &	Episode 210 – Secrets to Success	Episode 211 – The Marketing Mix	212 – Hidden Careers	Episode 213 – Learning From Failure	ა 301 – Are You Financially ?	Episode 302 – Wheel of Misfortune	≣pisode 303 – More Bang for Your Buck	304 – Where is My Allowance?	Episode 305 – Escape the Box	401 – A World Without Taxes	Episode 402 – Debt: The Good, The Bad, & The Ugly	Episode 403 – Your First Big Purchase	Episode 404 – What's Up With The Stock Market?	Episode 405 – Crash Course On Starting A Business	Episode 406 – How to Make A Million Bucks!	Episode 407 – Scam-a-rama (Protecting Yourself From Being Scammed)	Episode 408 – The Value Of Money
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High School PO 1b. Describe how the interdependence of both households and firms is affected by trade, exchange, money, and banking: b. Role and interdependence of households, firms, and government in the circular flow model of economic activity.			шо	W =			ша	шо,	ш У			ш	ш		Ш,			ш.		ш ш	ш.	шю	ш в	ш ш	ш >	
High School PO 1c. Describe how the interdependence of both households and firms is affected by trade, exchange, money, and banking: c. Role of entrepreneurs in a market economy and how profit is an incentive that leads entrepreneurs to accept risks of business failure.																										
High School PO 1d. Describe how the interdependence of both households and firms is affected by trade, exchange, money, and banking: d. Financial institutions and securities markets.																										
High School PO 1e. Describe how the interdependence of both households and firms is affected by trade, exchange, money, and banking: e. Importance of rule of law in a market economy for enforcement of contracts.																										
High School PO 2a. Describe how markets function: a. Laws of supply and demand.																										
High School PO 2b. Describe how markets function: b. How a market price is determined.																										
High School PO 2c. Describe how markets function: c. Graphs that demonstrate changes in supply and demand.																										
High School PO 2d. Describe how markets function: d. How price ceilings and floors cause shortages or surpluses.																										
High School PO 2e. Describe how markets function: e. Comparison of monopolistic and competitive behaviors.																										

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State Content Standards for Arizona	Episode 201 – Have a Plan, Stan!	Episode 202 – Money Math - Who Needs It?	Episode 203 – Building Your Business Online	Episode 204 – Financial Institutions - All the Same?	Episode 205 – How Credit Affects Your Life	Episode 206 – The Art of Negotiation	Episode 207 – The World Is a Risky Place	Episode 208 – Economic Cycles (What Goes Up Must Come Down)	Episode 209 – The Green Economy & You	Episode 210 – Secrets to Success	Episode 211 – The Marketing Mix	Episode 212 – Hidden Careers	Episode 213 – Learning From Failure	Episode 301 – Are You Financially Literate?	Episode 302 – Wheel of Misfortune	Episode 303 – More Bang for Your Buck	Episode 304 – Where is My Allowance?	Episode 305 – Escape the Box	Episode 401 – A World Without Taxes	Episode 402 – Debt: The Good, The Bad, & The Ugly	Episode 403 – Your First Big Purchase	Episode 404 – What's Up With The Stock Market?	Episode 405 – Crash Course On Starting A Business	Episode 406 – How to Make A Million Bucks!	Episode 407 – Scam-a-rama (Protecting rourself From Being Scammed)	Episode 408 – The Value Of Money
High School PO 2f. Describe how markets function: f. Theory of production and the role of cost.																_		_	_							
High School PO 3a. Describe how government policies influence the economy: a. Need to compare costs and benefits of government policies before taking action.																										<u> </u>
High School PO 3b. Describe how government policies influence the economy: b. Use of federal, state, and local government spending to provide national defense; address environmental concerns; define and enforce property, consumer, and worker rights; regulate markets; and provide goods and services.																			•							
High School PO 3c. Describe how government policies influence the economy: c. Effects of progressive, proportional, and regressive taxes on different income groups.																										
High School PO 3d. Describe how government policies influence the economy: d. Role of self-interest in decisions of voters, elected officials, and public employees.																										
Concept 3: Macroeconomics																										
Grade 7 PO 1. Describe the effects of inflation (e.g., higher prices, rising interest rates, less business activity) on society.																										
Grade 7 PO 2. Analyze the effects (e.g., inflation, unemployment) of he Great Depression.																										
Grade 7 PO 3. Analyze the government's role (e.g., FDIC, Securities and Exchange Commission) in national economic recovery.																										

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Grade 7 PO 4. Describe how scarcity influences the choices	ш	ш≝	шО	ш÷		Ш	ш	шб	Π ≻	ш	ш	ш	Ш	ш	ш	ш	ш	ш	ш	шю	Ш	шσ	шσ	шю	ш >	ш
(e.g., war time rationing, women in the workforce, reallocation of resources) made by governments and businesses.																										
resources) made by governments and businesses.																										
Grade 8 PO 1. Identify the organization and functions of the																		-								
Federal Reserve System.																										
Grade 8 PO 2. Identify the effects of inflation on society.																										
Grade 8 PO 3. Analyze the government's role in economic																										
recovery.																										
High School PO 1. Determine how inflation, unemployment, and																										
gross domestic product statistics are used in policy decisions.																										
High School PO 2. Explain the effects of inflation and deflation																										
on different groups (e.g., borrowers v. lenders, fixed income/cost of living adjustments).																										
High School PO 3. Describe the economic and non-economic consequences of unemployment.																										
oonsequences of unemployment.																										
High School PO 4. Analyze fiscal policy and its effects on inflation, unemployment, and economic growth.																										
grown grown																										
High School PO 5. Describe the functions of the Federal Reserve System (e.g., banking regulation and supervision,																										
financial services, monetary policy) and their influences on the																										
economy.																										

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High School PO 6. Explain the effects of monetary policy on																										
unemployment, inflation, and economic growth.																										
High School PO 7. Determine how investment in factories,																										-
machinery, new technology, and the health, education, and training of people can raise future standards of living.																										
training of people can raise ruture standards of living.																										
Concept 4: Global Economics																l										
Concept 4. Clobal Economics																										
Grade 7 PO 1. Explain how voluntary exchange benefits buyers and sellers.																										
Grade 7 PO 2. Identify the patterns of economic interaction																										
(e.g., national debt, balance of trade) between countries.																										
Grade 8 PO 1. Compare how private property rights differ in																										-
market (capitalism) economies versus command (communist) economies.																										
economies.																										
Grade 8 PO 2. Identify the effects of trade restrictions between																										
national and world regions.																										
Grade 8 PO 3. Describe the role of the United States government in influencing international commerce in regions																										
studied.																										
Grade 8 PO 4. Identify interdependence (e.g., North American																										
Free Trade Agreement, European Union, International Monetary Fund/World Bank) between nations.																										
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High School PO 1a. Analyze the similarities and differences	ш	<u> </u>	шо	ш #		Ш	ше	шо	ш≻	Ш	ш	ш	ш		ш	ш	ш	Ш	ш	шш	ш	шσ	шо	шш	ш≻	
among economic systems: a. Characteristics of market, command, and mixed economic systems, including roles of																										ı İ
production, distribution, and consumption of goods and services.																										
High School PO 1b. Analyze the similarities and differences																										-
among economic systems: b. Benefits and costs of market and command economies.																										. [
command economies.																										. [
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High School PO 1c. Analyze the similarities and differences																										-
among economic systems: c. Characteristics of the mixed-																										
market economy of the United States, including such concepts as private ownership, profit motive, consumer sovereignty,																										
competition, and government regulation.																										ı
High School PO 1d. Analyze the similarities and differences																										
among economic systems: d. Role of private property in conserving scarce resources and providing incentives in a																										
market economy.																										ı İ
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High School PO 2a. Describe the effects of international trade																										-
on the United States and other nations: a. How people and nations gain through trade.																										
nations gain through trade.																										ı İ
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High School PO 2b. Describe the effects of international trade																										
on the United States and other nations: b. How the law of comparative advantage leads to specialization and trade.																										ı
comparative advantage leads to specialization and trade.																										ı
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High School PO 2c. Describe the effects of international trade																										\dashv
on the United States and other nations: c. Effects of protectionism, including tariffs and quotas on international trade																										. [
and on a nation's standard of living.																										
High School PO 2d. Describe the effects of international trade																										
on the United States and other nations: d. How exchange rates																										
work and how they affect international trade.																										
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High School PO 2e. Describe the effects of international trade																										-
on the United States and other nations: e. How the concepts of balance of trade and balance of payments are used to measure																										ı I
international trade.																										ı I
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High School PO 2f. Describe the effects of international trade on the United States and other nations: f. Factors that influence																										
the major world patterns of economic activity including the																										
differing costs of production between developed and developing countries.																										
High School PO 2g. Describe the effects of international trade on the United States and other nations: g. Economic																										
connections among different regions, including changing																										
alignments in world trade patterns.																										
High School PO 2h. Describe the effects of international trade																										
on the United States and other nations: h. Identify the effects of trade agreements (e.g., North American Free Trade Agreement).																										
trade agreements (c.g., Horar varietiean Free Frade Agreement).																										
Concept 5: Personal Finance																		J								
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Grade 1 PO 1. Discuss reasons for personal savings.										1				1		1	1	1				1				
On the O.DO A. Diversion of the office of a second and the																										
Grade 2 PO 1. Discuss costs and benefits of personal savings.																										
Grade 3 PO 1. Discuss costs and benefits of personal spending and saving choices.																										
and saving choices.																										
Grade 4 PO 1. Describe how interest is an incentive to saving																		İ								
money.																										
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Grade 5 PO 1a. Explain how the following are used to purchase																										-
goods and services: a. Cash.																										

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	201 – Have a Plan, Stan!	-Wh	ır Bus	- Financial Institutions	Affect	206 – The Art of Negotiation	a Ris	ycles)	Economy &	secon	211 – The Marketing Mix	ers	om Fa	ancial	fortu	Bang for Your	Allo	30x	hout	, poo	– Your First Big Purchas	/ith Ti	Course On	AM	a (Pro med)	f Mon
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Grade 5 PO 1b. Explain how the following are used to purchase goods and services: b. Check.																										
Grade 5 PO 1c. Explain how the following are used to purchase goods and services: c. Money order.																										
geode and correcce. or money crack.																										
Grade 5 PO 1d. Explain how the following are used to purchase																										
goods and services: d. Debit card.																										
Grade 5 PO 1e. Explain how the following are used to purchase																										
goods and services: e. Credit card.																										
Grade 6 PO 1. Compare the cost and benefits of using credit.																										
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Grade 6 PO 2. Explain how interest is the price paid to borrow																										<u> </u>
money.																										
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Grade 6 PO 3. Describe the factors lenders consider before																										<u> </u>
lending money.																										
Conda 7 DO 4 Describe how accepts influenced the historical					_									_	_											
Grade 7 PO 1. Describe how scarcity influenced the historical times studied.																										l
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Grade 7 PO 2. Describe how scarcity influences personal financial choices (e.g., buying on-margin, budgeting, saving,																										1
investing, credit).																										1

State Content Standards for Arizona	$\overline{}$	ø		=												×									-	$\overline{}$
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Grade 7 PO 3. Describe how income for most people is determined by the value of the goods and services they sell.																										
determined by the value of the goods and services they sen.																										
Grade 7 PO 4. Describe types of personal investments (e.g.,																										
savings accounts, stocks, bonds).																										
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Grade 8 PO 1. Explain how scarcity influences personal																										
financial choices (e.g., budgeting, saving, investing, credit).																										
Grade 8 PO 2. Describe types of personal investments (e.g., saving accounts, stocks, mutual funds, bonds, retirement funds,																										
land).																										
Grade 8 PO 3. Describe the role of the stock market in personal investing.																										
investing.																										
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Grade 8 PO 4. Describe various forms of credit (e.g., personal																										
loans, credit cards, lines of credit, mortgages, auto loans).																										
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Grade 8 PO 5. Analyze the advantages, disadvantages, and																										
alternatives to consumer credit.																										
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Crode 9 DO 6. Applying the goods and handlife of and distinct																										
Grade 8 PO 6. Analyze the costs and benefits of producing a personal budget.																										
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Grade 8 PO 7. Create a personal budget to include fixed and variable expenses.																										
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State Content Standards for Arizona	Episode 201 – Have a Plan, Stan!	ode 202 – Mone	Episode 203 – Building Your Business Online	Episode 204 – Financial Institutions - All the Same?	Episode 205 – How Credit Affects Your Life	Episode 206 – The Art of Negotiation	207	Episode 208 – Economic Cycles (What Goes Up Must Come Down)	Episode 209 – The Green Economy & You	Episode 210 - Secrets to Success	Episode 211 – The Marketing Mix	Episode 212 – Hidden Careers	Episode 213 – Learning From Failure	Episode 301 – Are You Financially Literate?	Episode 302 – Wheel of Misfortune	Episode 303 – More Bang for Your Buck	Episode 304 – Where is My Allowance?	Episode 305 – Escape the Box	Episode 401 – A World Without Taxes	Episode 402 – Debt: The Good, The Bad, & The Ugly	Episode 403 – Your First Big Purchase	Episode 404 – What's Up With The Stock Market?	Episode 405 – Crash Course On Starting A Business	Episode 406 – How to Make A Million Bucks!	Episode 407 – Scam-a-rama (Protecting Yourself From Being Scammed)	Episode 408 – The Value Of Money
High School PO 1. Explain how education, career choices, and family obligations affect future income.																										
High School PO 2. Analyze how advertising influences consumer choices.											•															
High School PO 3. Determine short- and long-term financial goals and plans, including income, spending, saving, and investing.														•						•	•			•		
High School PO 4. Compare the advantages and disadvantages of using various forms of credit and the determinants of credit history.														•						•						
High School PO 5. Explain the risk, return, and liquidity of short- and long-term saving and investment vehicles.																										
High School PO 6. Identify investment options (e.g., stocks, bonds, mutual funds) available to individuals and households.				•										•								•		•		

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	Episode 501 – What's Your Money Personality?	Epis	Epis	Epis	Epis Ecor	Episode 506 – Businesses That Give Back	Epis	Epis	Epis	Epis	Episode 511 – What to Do With a Windfall	Epis	Epis
SOCIAL STUDIES STRAND 5: ECONOMICS													
Concept 1: Foundations of Economics													
Kindergarten PO1. Discuss different types of jobs that people do.													
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Kindergarten PO2. Match simple descriptions of work with the names of those jobs.													
Kindergarten PO3. Give examples of work activities that people													
do at home.													
Kindergarten PO4. Discuss the difference between needs and wants.													
Kindergarten PO5. Recognize various forms of U.S. currency.													
Tanadigation (SS. (1888), m25 validad forms of C.O. Sandiolo.													
Kindergarten PO6. Recognize that people use money to													
purchase goods and services.													
Grade 1 PO 1. Discuss the difference between basic needs and wants.													

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Grade 1 PO 2. Recognize that people need to make choices because of limited resources.													
because of innica resources.													
Grade 1 PO 3. Recognize that some goods are made locally													
and some are made elsewhere.													
Grade 1 PO 4. Recognize that people are buyers and sellers of													
goods and services.													
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Grade 1 PO 5. Recognize various forms of U.S. currency.													
Grade 1 PO 6. Recognize that people save money for future													
goods and services.													
Grade 2 PO 1. Discuss how scarcity requires people to make													
choices due to their unlimited needs and wants with limited resources.													
Grade 2 PO 2. Discuss that opportunity cost occurs when		$\vdash \vdash \vdash$											
people make choices and something is given up (e.g., if you go													
to the movies, you can't also go to the park).													
Grade 2 PO 3. Identify differences among natural resources													
(e.g., water, soil, and wood), human resources (e.g., people at													
work), and capital resources (e.g., machines, tools and buildings).													
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Grade 2 PO 4. Recognize that people trade for goods and services.													
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Grade 2 PO 5. Compare the use of barter and money in the													
exchange for goods and services (e.g., trade a toy for candy, buying candy with money).													
Grade 2 PO 6. Recognize that some goods are made in the													
local community and some are made in other parts of the world.													
Grade 2 PO 7. Discuss how people can be both producers and													
consumers of goods and services.													
Grade 3 PO 1. Identify how scarcity requires people to make choices due to their unlimited wants and needs.													
choices due to their drillimited wants and needs.													
Grade 3 PO 2. Identify opportunity costs in personal decision-													
making situations.													
Grade 3 PO 3. Identify goods and services (e.g., fire and police													
protection, immunizations, library) provided by local government.													
Grade 3 PO 4. Give examples of trade in the local community (e.g., farmers supply the grocer).													
(e.g., larriers supply the glocer).													
Grade 3 PO 5. Discuss reasons (e.g., labor, raw materials,													
energy resources) why some goods are made locally and some													
are made in other parts of the United States and the world.													
Grade 3 PO 6. Discuss how producers use natural, human, and													
capital resources to create goods and services.													

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Grade 4 PO 1. Explain the decision for a personal spending choice.	•												
Grade 4 PO 2. Identify that specialization improves standards of living (e.g., medical care, home building, agriculture).													
Grade 4 PO 3. Give examples of how voluntary exchanges of goods and services can be mutually beneficial (e.g., ice cream vendor receives money, child receives ice cream; doctor receives monetary benefit, patient receives care).													
Grade 5 PO 1. Identify the opportunity costs (i.e., separation from family, indentured service) associated with expeditions to the New World.													
Grade 5 PO 2. Describe how specialization (e.g., division of labor) improved standards of living in the three colonial regions and the Pre-Civil War North and South.													
Grade 5 PO 3. Identify how voluntary exchange helps both buyers and sellers as in colonial trade in North America.													
Grade 5 PO 4. Interpret how trade promoted economic growth throughout U.S. history.													
Grade 6 PO 1. Identify how limited resources and unlimited human wants cause people to choose some things and give up others.	•												
Grade 6 PO 2. Determine how scarcity, opportunity costs, and trade-offs influence decision-making.													

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Grade 6 PO 3. Explain why specialization improves standards of		ĺ											
living.													
Grade 6 PO 4. Compare how money, as opposed to barter, facilitates trade.													
Tabilitation (Table)													
Grade 6 PO 5. Explain how trade promoted economic growth													
throughout world regions.													
Grade 7 PO 1. Explain how limited resources and unlimited													
human wants cause people to choose some things and give up													
others.													
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Grade 7 PO 2. Analyze how scarcity, opportunity costs, and													
trade-offs influence decision making.													
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Grade 7 PO 3. Identify how governments and businesses make													
choices based on the availability of resources.													
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Grade 7 PO 4a. Describe the characteristics of a market													
economy: a. Property rights.													
Grade 7 PO 4b. Describe the characteristics of a market													
economy: b. Freedom of enterprise.													
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Grade 7 PO 4c. Describe the characteristics of a market economy: c. Competition.													

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Grade 7 PO 4d. Describe the characteristics of a market	ше	ш	ш	ш	шш	шш	Ш	ш	ш	Ш	шѕ	ш	ш
economy: d. Consumer choice.													
Grade 7 PO 4e. Describe the characteristics of a market economy: e. Limited role of government.													
Grade 8 PO 1. Explain how limited resources and unlimited													
human wants cause people to choose some things and give up others.													
others.													
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Grade 8 PO 2. Analyze how scarcity, opportunity costs, and trade-offs, influence decision-making.													
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Grade 8 PO 3. Analyze how individuals, governments and													
businesses make choices based on the availability of resources.													
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Grade 8 PO 4a. Apply Adam Smith's ideas of a market economy													
to: a. Property rights.													
Grade 8 PO 4b. Apply Adam Smith's ideas of a market economy													
to: b. Freedom of enterprise.													
Grade 8 PO 4c. Apply Adam Smith's ideas of a market economy													
to: c. Competition.													
Grade 8 PO 4d. Apply Adam Smith's ideas of a market economy to: d. Consumer choice.													
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ligh School PO 3c. Describe the characteristics of the mixed- narket economy of the United States: c. Consumer	market economy of the United States: a. Property rights.													
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narket economy of the United States: c. Consumer	High School PO 3c. Describe the characteristics of the mixed-													
overeignty.	market economy of the United States: c. Consumer													
	sovereignty.													

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High School PO 3d. Describe the characteristics of the mixed-	ш	Ш	Ш	Ш	шш	ш	Ш	Ш	Ш	Ш	ш≶	Ш	ш
market economy of the United States: d. Competition.													
High School PO 3e. Describe the characteristics of the mixed-													
market economy of the United States: e. Role of government.													
High School PO 3f. Describe the characteristics of the mixed-													
market economy of the United States: f. Rational self-interest.													
High School PO 3g. Describe the characteristics of the mixed-													
market economy of the United States: g. Invisible hand.													
High School PO 4. Evaluate the economic implications of current events from a variety of sources (e.g., magazine articles, newspaper articles, radio, television reports, editorials, internet sites).													
High School PO 5. Interpret economic information using charts, tables, graphs, equations, and diagrams.													
Concept 2: Microeconomics													
Grade 3 PO 1. Discuss different ways individuals can earn money.									•	•		•	•
Grade 4 PO 1. Explain how price incentives affect peoples' behavior and choices, such as colonial decisions about what crops to grow and which products to produce.													

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Grade 4 PO 2. Describe why (e.g., schools, fire, police, libraries) state and local governments collect taxes.													
Grade 4 PO 3. Describe how education, skills, and career choices affect income.													
Grade 4 PO 4. Discuss how profit is an incentive to entrepreneurs.													
Grade 4 PO 5. Describe risks that are taken by entrepreneurs.													
Grade 4 PO 6. Identify the role of financial institutions in providing services (e.g., savings accounts, loans).													
Grade 5 PO 1. Explain how price incentives affect peoples' behavior and choices, such as colonial decisions about what crops to grow and which products to produce.													
Grade 5 PO 2. Describe how competition, markets, and prices influence peoples' behavior.				•									
Grade 5 PO 3. Identify how people earn income by selling their labor to businesses or governments.													
Grade 5 PO 4. Describe ways in which entrepreneurs take risks to develop new goods and services.													

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Grade 5 PO 5. Describe the function of private business in producing goods and services.													
Grade 5 PO 6. Discuss the function of banks in providing													
checking accounts, savings accounts, and loans.								•					
Grade 5 PO 7. Explain the function of government in providing													
certain goods and services through taxation.													
Grade 7 PO 1. Identify the functions and relationships among various institutions (e.g., business firms, banks, government agencies, labor unions, corporations) that make up an economic system.													
Grade 7 PO 2. Describe how (private) investment in human capital such as health (e.g. immunizations), education (e.g., college), and training of people (e.g., on the job experience), leads to economic growth.													
Grade 7 PO 3. Describe how investment in physical capital (e.g., factories, machinery, new technology) leads to economic growth.													
Grade 7 PO 4. Describe the role of entrepreneurs (e.g., Carnegie, Ford, Rockefeller, J.P. Morgan, Vanderbilt) in the free enterprise system.													
Grade 7 PO 5. Describe the function of private business in producing goods and services.													
Grade 7 PO 6. Describe how the interaction between buyers and sellers determines market prices.													

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Grade 7 PO 7. Explain how (unequal) distribution of income										ш			ш
affects public policy and standards of living.													
Grade 7 PO 8a. Describe the government's investment in													
human capital: a. Health.													
Grade 7 PO 8b. Describe the government's investment in human capital: b. Education.													
numan capital. b. Education.													
Grade 7 PO 8c. Describe the government's investment in													
human capital: c. Training of people.													
Crade 7 DO 0 Describe the representative investment in													
Grade 7 PO 9. Describe the government's investment in physical capital (e.g., NASA, transportation).													
Grade 7 PO 10. Describe the government's role in economic													
recovery for the individual (e.g., farm subsidy, securities, Social Security, exchange regulations).													
Grade 8 PO 1. Identify the functions and relationships among													
various institutions (e.g., business firms, banks, government													
agencies, labor unions, corporations) that make up an economic system.													
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Grade 8 PO 2a. Explain the impact of government investment in human capital: a. Health (e.g., immunizations).													
Grade 8 PO 2b. Explain the impact of government investment in													
human capital: b. Education (e.g., college grants, loans).													

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Grade 8 PO 2c. Explain the impact of government investment in human capital: c. Training of people (e.g., Job Corps).													
Grade 8 PO 3. Explain the impact of government investment in physical capital (e.g., NASA, transportation).													
Grade 8 PO 4. Describe how income for most people is determined by the value of the goods and services they sell.													
Grade 8 PO 5. Describe the impact of entrepreneurs (e.g., Bill Gates, Martha Stewart, Oprah Winfrey, Ted Turner, Donald Trump) in the free enterprise system.													
Grade 8 PO 6. Analyze how investment in physical capital (e.g., factories, medical advancements, new technologies) leads to economic growth.													
Grade 8 PO 7. Describe how competition (e.g., Microsoft/Apple, Wal-Mart/Target) affects supply and demand from the vantage point of the consumer and producer.													
Grade 8 PO 8. Describe how market prices provide incentives to buyers and sellers.													
Grade 8 PO 9. Describe how protection of private property rights provides incentives to conserve and improve property (e.g., resale market).													
High School PO 1a. Describe how the interdependence of both households and firms is affected by trade, exchange, money, and banking: a. Why voluntary exchange occurs only when all participating parties expect to gain from the exchange.													

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High School PO 1b. Describe how the interdependence of both households and firms is affected by trade, exchange, money,													
and banking: b. Role and interdependence of households,													
firms, and government in the circular flow model of economic activity.													
activity.													
High School PO 1c. Describe how the interdependence of both													
households and firms is affected by trade, exchange, money, and banking: c. Role of entrepreneurs in a market economy and													
how profit is an incentive that leads entrepreneurs to accept risks													
of business failure.													
High School PO 1d. Describe how the interdependence of both													
households and firms is affected by trade, exchange, money, and banking: d. Financial institutions and securities markets.													
and banking: d. Financial institutions and securities markets.													
High School PO 1e. Describe how the interdependence of both													
households and firms is affected by trade, exchange, money,													
and banking: e. Importance of rule of law in a market economy for enforcement of contracts.													
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History Calculation of the Association of the Continue of the													
High School PO 2a. Describe how markets function: a. Laws of supply and demand.													
High School PO 2b. Describe how markets function: b. How a market price is determined.													
market price is determined.													
High School PO 2c. Describe how markets function: c. Graphs													
that demonstrate changes in supply and demand.													
High School PO 2d. Describe how markets function: d. How													
price ceilings and floors cause shortages or surpluses.													
High School PO 2e. Describe how markets function: e.													
Comparison of monopolistic and competitive behaviors.													

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High School PO 2f. Describe how markets function: f. Theory of production and the role of cost.	ша	ш	ш	ш		ш ш	ш	ш	ш	ш	N E	ш	ш
High School PO 3a. Describe how government policies influence the economy: a. Need to compare costs and benefits of government policies before taking action.													
High School PO 3b. Describe how government policies influence the economy: b. Use of federal, state, and local government spending to provide national defense; address environmental concerns; define and enforce property, consumer, and worker rights; regulate markets; and provide goods and services.													
High School PO 3c. Describe how government policies influence the economy: c. Effects of progressive, proportional, and regressive taxes on different income groups.													
High School PO 3d. Describe how government policies influence the economy: d. Role of self-interest in decisions of voters, elected officials, and public employees.													
Concept 3: Macroeconomics													
Grade 7 PO 1. Describe the effects of inflation (e.g., higher prices, rising interest rates, less business activity) on society.													
Grade 7 PO 2. Analyze the effects (e.g., inflation, unemployment) of he Great Depression.													
Grade 7 PO 3. Analyze the government's role (e.g., FDIC, Securities and Exchange Commission) in national economic recovery.													

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Grade 7 PO 4. Describe how scarcity influences the choices (e.g., war time rationing, women in the workforce, reallocation of resources) made by governments and businesses.													
Grade 8 PO 1. Identify the organization and functions of the Federal Reserve System.													
Grade 8 PO 2. Identify the effects of inflation on society.													
Grade 8 PO 3. Analyze the government's role in economic recovery.													
High School PO 1. Determine how inflation, unemployment, and gross domestic product statistics are used in policy decisions.													
High School PO 2. Explain the effects of inflation and deflation on different groups (e.g., borrowers v. lenders, fixed income/cost of living adjustments).													
High School PO 3. Describe the economic and non-economic consequences of unemployment.													
High School PO 4. Analyze fiscal policy and its effects on inflation, unemployment, and economic growth.													
High School PO 5. Describe the functions of the Federal Reserve System (e.g., banking regulation and supervision, financial services, monetary policy) and their influences on the economy.													

State Content Standards for Arizona										Ę		en	
	Episode 501 – What's Your Money Personality?	Episode 502 – Business Structures	Episode 503 – Movin' On Out	Episode 504 – You Are the Target!	Episode 505 – The Economics of Economics	Episode 506 – Businesses That Give Back	Episode 507 – What's in the Books?	Episode 508 – Take it to the Bank	Episode 509 – If's a Job to Get a Job!	Episode 510 – Fundraising Can Be Fun	Episode 511 – What to Do With a Windfall	Episode 512 – Businesses Going Green	Episode 513 – All in the Family
High School PO 6. Explain the effects of monetary policy on unemployment, inflation, and economic growth.		_	_	_			_	_	_	_		_	
High School PO 7. Determine how investment in factories,													
machinery, new technology, and the health, education, and training of people can raise future standards of living.													
Concept 4: Global Economics													
Grade 7 PO 1. Explain how voluntary exchange benefits buyers													
and sellers.													
Grade 7 PO 2. Identify the patterns of economic interaction (e.g., national debt, balance of trade) between countries.													
Grade 8 PO 1. Compare how private property rights differ in market (capitalism) economies versus command (communist) economies.													
Grade 8 PO 2. Identify the effects of trade restrictions between national and world regions.													
Grade 8 PO 3. Describe the role of the United States government in influencing international commerce in regions studied.													
Grade 8 PO 4. Identify interdependence (e.g., North American Free Trade Agreement, European Union, International Monetary Fund/World Bank) between nations.													

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High School PO 1a. Analyze the similarities and differences among economic systems: a. Characteristics of market, command, and mixed economic systems, including roles of production, distribution, and consumption of go													
High School PO 1b. Analyze the similarities and differences among economic systems: b. Benefits and costs of market and command economies.													
High School PO 1c. Analyze the similarities and differences among economic systems: c. Characteristics of the mixed-market economy of the United States, including such concepts as private ownership, profit motive, consumer sovereignty, competition, and government regulation.													
High School PO 1d. Analyze the similarities and differences among economic systems: d. Role of private property in conserving scarce resources and providing incentives in a market economy.													
High School PO 2a. Describe the effects of international trade on the United States and other nations: a. How people and nations gain through trade.													
High School PO 2b. Describe the effects of international trade on the United States and other nations: b. How the law of comparative advantage leads to specialization and trade.													
High School PO 2c. Describe the effects of international trade on the United States and other nations: c. Effects of protectionism, including tariffs and quotas on international trade and on a nation's standard of living.													
High School PO 2d. Describe the effects of international trade on the United States and other nations: d. How exchange rates work and how they affect international trade.													
High School PO 2e. Describe the effects of international trade on the United States and other nations: e. How the concepts of balance of trade and balance of payments are used to measure international trade.													

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High School PO 2f. Describe the effects of international trade on	E G	Ер	Ер Ва	Ер	Εp	Ē	n d	щ×	Ep	굡
the United States and other nations: f. Factors that influence										
the major world patterns of economic activity including the differing costs of production between developed and developing										
countries.										
High School PO 2g. Describe the effects of international trade										
on the United States and other nations: g. Economic										
connections among different regions, including changing alignments in world trade patterns.										
angriments in world trade patterns.										
High School PO 2h. Describe the effects of international trade on the United States and other nations: h. Identify the effects of										
trade agreements (e.g., North American Free Trade Agreement).										
Concept 5: Personal Finance										
Grade 1 PO 1. Discuss reasons for personal savings.										
Grade 2 PO 1. Discuss costs and benefits of personal savings.										
Grade 3 PO 1. Discuss costs and benefits of personal spending										
and saving choices.										
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Grade 4 PO 1. Describe how interest is an incentive to saving										
money.										
Grade 5 PO 1a. Explain how the following are used to purchase goods and services: a. Cash.										

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State Content Standards for Arizona									=	,5		uea	
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	Episode 501 – What's Your Money Personality?	pisod	Episode 503 – Movin' On Out	Episode 504 – You Are the Target!	Episode 505 – The Economics of Economics	pisor	pisod	Episode 508 – Take it to the Bank	pisod	pisod	Episode 511 – What to Do With a Windfall	Episode	Episode 513 – All in the Family
Grade 5 PO 1b. Explain how the following are used to purchase	Шă	Ш	Ē	ш	ĒĞ	шă	Ē	Ш	Ē	ш	ı i ≥	ū	Ē
goods and services: b. Check.													
Grade 5 PO 1c. Explain how the following are used to purchase													
goods and services: c. Money order.													
Grade 5 PO 1d. Explain how the following are used to purchase													
goods and services: d. Debit card.													
Grade 5 PO 1e. Explain how the following are used to purchase													
goods and services: e. Credit card.													
Grade 6 PO 1. Compare the cost and benefits of using credit.													
Grade 6 PO 1. Compare the cost and benefits of using credit.													
Crede C.DO.2. Evaluis have interest in the price point to have up													
Grade 6 PO 2. Explain how interest is the price paid to borrow money.													
Out to DOO. Describe the factor had be seemed to be for													
Grade 6 PO 3. Describe the factors lenders consider before lending money.													
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Grade 7 PO 1. Describe how scarcity influenced the historical times studied.													
Out 7000 Destitutions in 17													
Grade 7 PO 2. Describe how scarcity influences personal financial choices (e.g., buying on-margin, budgeting, saving,													
investing, credit).													

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State Content Standards for Arizona									10	un:		Episode 512 – Businesses Going Green	
	e	Episode 502 - Business Structures		et:	-	Episode 506 – Businesses That Give Back	Episode 507 – What's in the Books?	¥	Episode 509 – If's a Job to Get a Job!	Episode 510 – Fundraising Can Be Fun	æ	g G	
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Grade 7 PO 3. Describe how income for most people is	ша	Ш	Ш	ш	шш	шш	Ш	Ш	Ш	Ш	ш>	ш	ш
determined by the value of the goods and services they sell.													
Grade 7 PO 4. Describe types of personal investments (e.g., savings accounts, stocks, bonds).													
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	•							•			•		•
Grade 8 PO 1. Explain how scarcity influences personal													
financial choices (e.g., budgeting, saving, investing, credit).													
Grade 8 PO 2. Describe types of personal investments (e.g.,													
saving accounts, stocks, mutual funds, bonds, retirement funds,													
land).													
Grade 8 PO 3. Describe the role of the stock market in personal investing.													
investing.													
Grade 8 PO 4. Describe various forms of credit (e.g., personal													
loans, credit cards, lines of credit, mortgages, auto loans).													
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Grade 8 PO 5. Analyze the advantages, disadvantages, and													
alternatives to consumer credit.													
Grade 8 PO 6. Analyze the costs and benefits of producing a personal budget.													
personal budget.													
	•												
Grade 8 PO 7. Create a personal budget to include fixed and													
variable expenses.													
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State Content Standards for Arizona	ey	ires		et!	Je	Give	oks?	¥	i Job!	Be Fun	в	g Green	
	Episode 501 – What's Your Money Personality?	Episode 502 – Business Structures	Episode 503 – Movin' On Out	Episode 504 – You Are the Target!	Episode 505 – The Economics of Economics	Episode 506 – Businesses That Give Back	Episode 507 – What's in the Books?	Episode 508 – Take it to the Bank	Episode 509 – It's a Job to Get a Job!	Episode 510 – Fundraising Can Be Fun	Episode 511 – What to Do With a Windfall	Episode 512 – Businesses Going Green	Episode 513 – All in the Family
High School PO 1. Explain how education, career choices, and family obligations affect future income.													
High School PO 2. Analyze how advertising influences consumer choices.				•									
High School PO 3. Determine short- and long-term financial goals and plans, including income, spending, saving, and investing.	•												
High School PO 4. Compare the advantages and disadvantages of using various forms of credit and the determinants of credit history.								•					
High School PO 5. Explain the risk, return, and liquidity of short- and long-term saving and investment vehicles.								•					
High School PO 6. Identify investment options (e.g., stocks, bonds, mutual funds) available to individuals and households.								•					