

<b>Correlations to the Texas Essential Knowledge and Skills (TEKS): Student Material</b>	
<b>Subject</b>	<b>Chapter 118. Texas Essential Knowledge and Skills for Economics with Emphasis on the Free Enterprise System and Its Benefits</b>
<b>Subchapter</b>	<b>Subchapter C. High School</b>
<b>Course</b>	<b>§118.4. Economics with Emphasis on the Free Enterprise System and Its Benefits, High School (One-Half Credit), Beginning with School Year 2011-2012.</b>
<b>Publisher</b>	<b>Perfection Learning</b>
<b>Program Title</b>	<b>Economics for Everybody</b>
<b>Program ISBN</b>	<b>9780789188991</b>
<b>(a) General Requirements.</b> This course will be taught in the social studies department and is recommended to be taught in Grade 12.	
<b>(b) Introduction.</b>	
<p>(1) Economics with Emphasis on the Free Enterprise System and Its Benefits is the culmination of the economic content and concepts studied from Kindergarten through required secondary courses. The focus is on the basic principles concerning production, consumption, and distribution of goods and services (the problem of scarcity) in the United States and a comparison with those in other countries around the world. Students analyze the interaction of supply, demand, and price. Students will investigate the concepts of specialization and international trade, economic growth, key economic measurements, and monetary and fiscal policy. Students will study the roles of the Federal Reserve System and other financial institutions, government, and businesses in a free enterprise system. Types of business ownership and market structures are discussed. The course also incorporates instruction in personal financial literacy. Students apply critical-thinking skills using economic concepts to evaluate the costs and benefits of economic issues.</p>	
<p>(2) Students identify the role of the U.S. free enterprise system within the parameters of this course and understand that this system may also be referenced as capitalism or the free market system.</p>	
<p>(3) Economics with Emphasis on the Free Enterprise System and Its Benefits builds upon the foundation in economics and social studies laid by the social studies essential knowledge and skills in Kindergarten-Grade 12. The course will apply these skills to current economic situations. The content enables students to understand the importance of patriotism, function in a free enterprise society, and appreciate the basic democratic values of our state and nation as referenced in the Texas Education Code (TEC), §28.002(h).</p>	
<p>(4) Students understand that a constitutional republic is a representative form of government whose representatives derive their authority from the consent of the governed, serve for an established tenure, and are sworn to uphold the constitution.</p>	
<p>(5) As referenced in House Bill 492, an act of the Texas Legislature signed into law in 2005, the concepts of personal financial literacy are to be mastered by students in order that they may become self-supporting adults who can make informed decisions relating to personal financial matters. These concepts are incorporated into the student expectations of Economics with Emphasis on the Free Enterprise System and Its Benefits: understanding interest, avoiding and eliminating credit card debt; understanding the rights and responsibilities of renting or buying a home; managing money to make the transition from renting a home to home ownership; starting a small business; being a prudent investor in the stock market and using other investment options; beginning a savings program and planning for retirement; bankruptcy; types of bank accounts available to consumers and benefits of maintaining a bank account; balancing a checkbook; types of loans available to consumers and becoming a low-risk borrower; understanding insurance; and charitable giving.</p>	

(6) State and federal laws mandate a variety of celebrations and observances, including Celebrate Freedom Week.

(A) Each social studies class shall include, during Celebrate Freedom Week as provided under the TEC, §29.907, or during another full school week as determined by the board of trustees of a school district, appropriate instruction concerning the intent, meaning, and importance of the Declaration of Independence and the U.S. Constitution, including the Bill of Rights, in their historical contexts. The study of the Declaration of Independence must include the study of the relationship of the ideas expressed in that document to subsequent American history, including the relationship of its ideas to the rich diversity of our people as a nation of immigrants, the American Revolution, the formulation of the U.S. Constitution, and the abolitionist movement, which led to the Emancipation Proclamation and the women's suffrage movement.

(B) Each school district shall require that, during Celebrate Freedom Week or other week of instruction prescribed under subparagraph (A) of this paragraph, students in Grades 3-12 study and recite the following text: "We hold these Truths to be self-evident, that all Men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the Pursuit of Happiness--That to secure these Rights, Governments are instituted among Men, deriving their just Powers from the Consent of the Governed."

(7) Students identify and discuss how the actions of U.S. citizens and the local, state, and federal governments have either met or failed to meet the ideals espoused in the founding documents.

**(c) Knowledge and Skills.**

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(1) Economics. The student understands the concepts of scarcity and opportunity costs. The student is expected to:	(A) explain why scarcity and choice are basic economic problems faced by every society	(i) explain why scarcity [is a] basic economic problem faced by every society	Instruction	9780789188991	3	first paragraph
			Review	9780789188991	13	final paragraph
			Instruction	9780789188991	9, 11	final paragraph (cont. on page 11)
			Activity	9780789188991	15	multiple choice, no. 7
			Instruction	9780789188991	48	final paragraph
(1) Economics. The student understands the concepts of scarcity and opportunity costs. The student is expected to:	(A) explain why scarcity and choice are basic economic problems faced by every society	(ii) explain why choice [is a] basic economic problem faced by every society	Instruction	9780789188991	4	final paragraph
			Review	9780789188991	14	first paragraph
				9780789188991	5	first paragraph
				9780789188991	9, 11	paragraphs 3, 4, 5 (cont. on page 11)
			Activity	9780789188991	15	multiple choice, no. 1
(1) Economics. The student understands the concepts of scarcity and opportunity costs. The student is expected to:	(B) describe how societies answer the basic economic questions	(i) describe how societies answer the basic economic questions	Instruction	9780789188991	3	paragraph 2
			Review	9780789188991	31	Summary section

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
			<b>Instruction</b>	9780789188991	21–24	sections The Question of What, The Question of How, the Question of for Whom, Who Owns the Means of Production
			<b>Activity</b>	9780789188991	32	exercises, no. 5
			<b>Instruction</b>	9780789188991	38	top of page 38 to bottom of second paragraph 41
(1) Economics. The student understands the concepts of scarcity and opportunity costs. The student is expected to:	(C) describe the economic factors of production	(i) describe the economic factors of production	<b>Instruction</b>	9780789188991	6	SE 6, paragraph 2, last two lines, through “What are Economic Resources?” Paragraph 1
			<b>Activity</b>	9780789188991	15	New #10
(1) Economics. The student understands the concepts of scarcity and opportunity costs. The student is expected to:	(D) interpret a production-possibilities curve and explain the concepts of opportunity costs and scarcity	(i) interpret a production-possibilities curve	<b>Instruction</b>	9780789188991	599–601	Production Possibilities Curve
			<b>Activity</b>	9780789188991	601	Questions 1 to 7
				9780789188991		
				9780789188991		
				9780789188991		
(1) Economics. The student understands the concepts of scarcity and opportunity costs. The student is expected to:	(D) interpret a production-possibilities curve and explain the concepts of opportunity costs and scarcity	(ii) explain the concept of opportunity costs	<b>Instruction</b>	9780789188991	12	Paragraph under heading Opportunity Cost
			<b>Activity</b>	9780789188991	14	Matching, no. 8
			<b>Activity</b>	9780789188991	15	Multiple Choice, no. 8
			<b>Instruction</b>	9780789188991	225-226	final paragraph p. 225, 226 first two paragraphs
				9780789188991		
(1) Economics. The student understands the concepts of scarcity and opportunity costs. The student is expected to:	(D) interpret a production-possibilities curve and explain the concepts of opportunity costs and scarcity	(iii) explain the concept of scarcity	<b>Instruction</b>	9780789188991	3	first paragraph

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			Activity	9780789188991	14	Matching, no. 7
			Instruction	9780789188991	9, 11	text under heading Scarcity
			Activity	9780789188991	15	Multiple Choice, no. 7
				9780789188991		
(2) Economics. The student understands the interaction of supply, demand, and price. The student is expected to:	(A) understand the effect of changes in price on the quantity demanded and quantity supplied	(i) understand the effect of changes in price on the quantity demanded	Instruction	9780789188991	54, 57, 58-59, 60, 62, 63, 65	SE 54 paragraph 2, SE 57 last paragraph second line, SE 62 first paragraph under Figure 4.3 last sentence, SE 63 first paragraph, SE 65 Summary, paragraph 3 first sentence, SE 60 Graphing Quantity of Demand and Supply, and Market Price", SE 62 first paragraph under Figure 4.3 last sentence, last paragraph, SE 63 first paragraph, SE 65 Summary paragraph 3
			Activity	9780789188991	66,68	SE 66 Matching column B, SE 68 graphing supply and demand question 9
(2) Economics. The student understands the interaction of supply, demand, and price. The student is expected to:	(A) understand the effect of changes in price on the quantity demanded and quantity supplied	(ii) understand the effect of changes in price on the quantity supplied	Instruction	9780789188991	56, 57, 64, 65, 276	SE 56 first paragraph, last paragraph, SE 57 first paragraph, paragraph 4, SE 64 first paragraph, SE 65 Summary paragraph 2 line 2, SE 276 #1.
			Activity	9780789188991	57, 65, 66, 68	SE 65 summary paragraph 2 line 2, SE 66 Matching column B and F, SE 68 Graphing Supply and Demand question 9
(2) Economics. The student understands the interaction of supply, demand, and price. The student is expected to:	(B) identify the non-price determinants that create changes in supply and demand, which result in a new equilibrium price	(i) identify the non-price determinants that create changes in supply and demand, which result in a new equilibrium price	Instruction	9780789188991	64	See 2.A.ii above
			Activity	9780789188991	66,68	SE 66 Multiple choice 6, SE 68 item 10

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(2) Economics. The student understands the interaction of supply, demand, and price. The student is expected to:	(C) interpret a supply-and-demand graph using supply-and-demand schedules	(i) interpret a supply-and-demand graph using supply-and-demand schedules	Instruction	9780789188991	54	Law of Demand second sentence, last sentence
			Activity	9780789188991	67-68	Graphing Supply and Demand number 7
			Instruction	9780789188991	60-65	SE 62
				9780789188991		
(3) Economics. The student understands the reasons for international trade and its importance to the United States and the global economy. The student is expected to:	(A) explain the concepts of absolute and comparative advantages	(i) explain the concept of absolute advantage	Instruction	9780789188991	472-473	Text under Absolute Advantage
			Review	9780789188991	475	Summary, paragraph 2
			Assessment	9780789188991	477	Imported Goods in Your Life section
				9780789188991		
(3) Economics. The student understands the reasons for international trade and its importance to the United States and the global economy. The student is expected to:	(A) explain the concepts of absolute and comparative advantages	(ii) explain the concept of comparative advantage	Instruction	9780789188991	473, 475	Text under Comparative Advantage
			Activity	9780789188991	476	Matching, no. 2
			Instruction	9780789188991	488	paragraph 4
			Review	9780789188991	475	final paragraph under Summary
(3) Economics. The student understands the reasons for international trade and its importance to the United States and the global economy. The student is expected to:	(B) apply the concept of comparative advantage to explain why and how countries trade	(i) apply the concept of comparative advantage to explain why countries trade	Instruction	9780789188991	475	paragraph 2 and table
			Review	9780789188991	475	Summary, paragraph 3
			Activity	9780789188991	476	Understanding What You Have Read
				9780789188991		

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(3) Economics. The student understands the reasons for international trade and its importance to the United States and the global economy. The student is expected to:	(B) apply the concept of comparative advantage to explain why and how countries trade	(ii) apply the concept of comparative advantage to explain how countries trade	Instruction	9780789188991	475	First paragraph
			Activity	9780789188991	477	Imported Goods in Your Life
				9780789188991		
				9780789188991		
(3) Economics. The student understands the reasons for international trade and its importance to the United States and the global economy. The student is expected to:	(C) analyze the impact of U.S. imports and exports on the United States and its trading partners	(i) analyze the impact of U.S. imports on the United States	Instruction	9780789188991	468-475	SE 468 "Why Do We Trade with Other Nations?" first paragraph
			Activity	9780789188991	477	"Using the Internet," replace with: "Research trade between the United State and one country."
(3) Economics. The student understands the reasons for international trade and its importance to the United States and the global economy. The student is expected to:	(C) analyze the impact of U.S. imports and exports on the United States and its trading partners	(ii) analyze the impact of U.S. imports on its trading partners	Instruction	9780789188991	472	"Who Benefits from International Trade?" first two paragraphs
			Activity	9780789188991	477	"Create a table like the one shown below that identifies five foreign products that you handle in one day."
(3) Economics. The student understands the reasons for international trade and its importance to the United States and the global economy. The student is expected to:	(C) analyze the impact of U.S. imports and exports on the United States and its trading partners	(iii) analyze the impact of U.S. exports on the United States	Instruction	9780789188991	472	SE 472: See 3.C. ii above, "Who Benefits from International Trade?"
			Activity	9780789188991	477	SE 477: See 3.C.i above, "Using the internet."

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(3) Economics. The student understands the reasons for international trade and its importance to the United States and the global economy. The student is expected to:	(C) analyze the impact of U.S. imports and exports on the United States and its trading partners	(iv) analyze the impact of U.S. exports on its trading partners	Instruction	9780789188991	472	SE 472: See 3.C. ii above, "Who Benefits from International Trade?"
			Activity	9780789188991	477	SE 477: See 3.C.i above, "Using the internet."
(4) Economics. The student understands the issues of free trade and the effects of trade barriers. The student is expected to:	(A) compare the effects of free trade and trade barriers on economic activities	(i) compare the effects of free trade and trade barriers on economic activities	Instruction	9780789188991	484	first two paragraphs
			Review	9780789188991	489	Summary, third paragraph
			Instruction	9780789188991	488-489	Why Do Economists Support Globalization section
			Assessment	9780789188991	491	nos. 1 and 2
				9780789188991		
(4) Economics. The student understands the issues of free trade and the effects of trade barriers. The student is expected to:	(B) evaluate the benefits and costs of participation in international free-trade agreements	(i) evaluate the benefits of participation in international free-trade agreements	Instruction	9780789188991	486	NAFTA section (paragraph 2)
			Activity	9780789188991	490	Reading for Further Understanding
			Instruction	9780789188991	486	The Free Trade Area of the Americas (FTAA)
				9780789188991		
				9780789188991		
(4) Economics. The student understands the issues of free trade and the effects of trade barriers. The student is expected to:	(B) evaluate the benefits and costs of participation in international free-trade agreements	(ii) evaluate the costs of participation in international free-trade agreements	Instruction	9780789188991	486	NAFTA section (paragraph 2)
			Activity	9780789188991	490	Reading for Further Understanding
			Instruction	9780789188991	486	The Free Trade Area of the Americas (FTAA)
				9780789188991		
				9780789188991		

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(4) Economics. The student understands the issues of free trade and the effects of trade barriers. The student is expected to:	(C) analyze the effects of changes in exchange rates on imports and exports	(i) analyze the effects of changes in exchange rates on imports	Instruction	9780789188991	497	final paragraph
			Activity	9780789188991	503	no. 4 (top of page)
				9780789188991	498	paragraphs 1 and 2
				9780789188991		
(4) Economics. The student understands the issues of free trade and the effects of trade barriers. The student is expected to:	(C) analyze the effects of changes in exchange rates on imports and exports	(ii) analyze the effects of changes in exchange rates on exports	Instruction	9780789188991	499	first & second paragraph
			Review	9780789188991	502	Summary, third paragraph
			Activity	9780789188991	503	no. 5
				9780789188991		
(5) Economics. The student understands free enterprise, socialist, and communist economic systems. The student is expected to:	(A) describe the basic characteristics of economic systems, including property rights, incentives, economic freedom, competition, and the role of government	(i) describe the basic characteristics of economic systems, including property rights	Instruction	9780789188991	35	text under Right to Private Property
			Review	9780789188991	49	Summary, first paragraph
			Instruction	9780789188991	50	Matching, no. 5
			Instruction	9780789188991	28–29	final paragraph (continued on p. 29)
(5) Economics. The student understands free enterprise, socialist, and communist economic systems. The student is expected to:	(A) describe the basic characteristics of economic systems, including property rights, incentives, economic freedom, competition, and the role of government	(ii) describe the basic characteristics of economic systems, including incentives	Instruction	9780789188991	22	second paragraph
			Activity	9780789188991	32	Matching, no. 2
				9780789188991		
				9780789188991		

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(5) Economics. The student understands free enterprise, socialist, and communist economic systems. The student is expected to:	(A) describe the basic characteristics of economic systems, including property rights, incentives, economic freedom, competition, and the role of government	(iii) describe the basic characteristics of economic systems, including economic freedom	Instruction	9780789188991	19-20	final paragraph (continues on page 20)
			Activity	9780789188991	33	no. 7
			Instruction	9780789188991	20	text under Command Economic System
				9780789188991		
				9780789188991		
(5) Economics. The student understands free enterprise, socialist, and communist economic systems. The student is expected to:	(A) describe the basic characteristics of economic systems, including property rights, incentives, economic freedom, competition, and the role of government	(iv) describe the basic characteristics of economic systems, including competition	Instruction	9780789188991	20	first paragraph
			Activity	9780789188991	50	no. 7
			Instruction	9780789188991	36	second paragraph
				9780789188991		
				9780789188991		
(5) Economics. The student understands free enterprise, socialist, and communist economic systems. The student is expected to:	(A) describe the basic characteristics of economic systems, including property rights, incentives, economic freedom, competition, and the role of government	(v) describe the basic characteristics of economic systems, including the role of government	Instruction	9780789188991	20	second paragraph
			Activity	9780789188991	33	no. 5
			Instruction	9780789188991	22-23	final paragraph (continues on p. 23)
			Instruction	9780789188991	24	first complete paragraph, third paragraph
			Instruction	9780789188991	25	text under Special Role of Govt.
(5) Economics. The student understands free enterprise, socialist, and communist economic systems. The student is expected to:	(B) compare the free enterprise system, socialism, and communism using the basic characteristics of economic systems	(i) compare the free enterprise system, socialism, and communism using the basic characteristics of economic systems	Instruction	9780789188991	24	"Mixed Economic Systems" new paragraph

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
			Activity	9780789188991	33	Critical Thinking Questions 3, line 2
(5) Economics. The student understands free enterprise, socialist, and communist economic systems. The student is expected to:	(C) examine current examples of free enterprise, socialist, and communist economic systems	(i) examine current examples of free enterprise economic systems	Instruction	9780789188991	20	first paragraph
			Activity	9780789188991	49	Summary paragraph 1
(5) Economics. The student understands free enterprise, socialist, and communist economic systems. The student is expected to:	(C) examine current examples of free enterprise, socialist, and communist economic systems	(ii) examine current examples of socialist economic systems	Instruction	9780789188991	24	SE 24: see above, 5.B.i
			Activity	9780789188991	33	number 9
(5) Economics. The student understands free enterprise, socialist, and communist economic systems. The student is expected to:	(C) examine current examples of free enterprise, socialist, and communist economic systems	(iii) examine current examples of communist economic systems	Instruction	9780789188991	25-27	final paragraph on p. 25 until bottom of p. 27
			Activity	9780789188991	33	nos. 8, 9, 10
			Instruction	9780789188991	27-29	text under The Spread of Communism Elsewhere
			Instruction	9780789188991	29-31	text under The Fall of the Soviet Union
				9780789188991		
(5) Economics. The student understands free enterprise, socialist, and communist economic systems. The student is expected to:	(D) understand that the terms free enterprise, free market, and capitalism are synonymous terms to describe the U.S. economic system	(i) understand that the terms free enterprise, free market, and capitalism are synonymous terms to describe the U.S. economic system	Instruction	9780789188991	19-20	text under heading Market Economic System
			Review	9780789188991	33	no. 10
				9780789188991		

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
				9780789188991		
				9780789188991		
(5) Economics. The student understands free enterprise, socialist, and communist economic systems. The student is expected to:	(E) analyze the importance of various economic philosophers, including Friedrich Hayek, Milton Friedman, John Maynard Keynes, and Adam Smith, and their impact on the U.S. free enterprise system	(i) analyze the importance of various economic philosophers, including Friedrich Hayek	Instruction	9780789188991	405	text under 1. The Conservative View
			Activity	9780789188991	463	First paragraph
				9780789188991		
				9780789188991		
				9780789188991		
(5) Economics. The student understands free enterprise, socialist, and communist economic systems. The student is expected to:	(E) analyze the importance of various economic philosophers, including Friedrich Hayek, Milton Friedman, John Maynard Keynes, and Adam Smith, and their impact on the U.S. free enterprise system	(ii) analyze [Hayek's] impact on the U.S. free enterprise system	Instruction	9780789188991	405	Text under 1. The Conservative View
			Activity	9780789188991	463	First paragraph
				9780789188991		
				9780789188991		
				9780789188991		
(5) Economics. The student understands free enterprise, socialist, and communist economic systems. The student is expected to:	(E) analyze the importance of various economic philosophers, including Friedrich Hayek, Milton Friedman, John Maynard Keynes, and Adam Smith, and their impact on the U.S. free enterprise system	(iii) analyze the importance of various economic philosophers, including Milton Friedman	Instruction	9780789188991	463	First paragraph
			Activity	9780789188991	463	First paragraph
				9780789188991		
				9780789188991		
				9780789188991		

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(5) Economics. The student understands free enterprise, socialist, and communist economic systems. The student is expected to:	(E) analyze the importance of various economic philosophers, including Friedrich Hayek, Milton Friedman, John Maynard Keynes, and Adam Smith, and their impact on the U.S. free enterprise system	(iv) analyze [Friedman's] impact on the U.S. free enterprise system	Instruction	9780789188991	463	First paragraph, last sentence
			Activity	9780789188991	463	under "What Would You Do If..." first paragraph of directions
(5) Economics. The student understands free enterprise, socialist, and communist economic systems. The student is expected to:	(E) analyze the importance of various economic philosophers, including Friedrich Hayek, Milton Friedman, John Maynard Keynes, and Adam Smith, and their impact on the U.S. free enterprise system	(v) analyze the importance of various economic philosophers, including John Maynard Keynes	Instruction	9780789188991	615	first paragraph
			Activity	9780789188991	616	Questions for Thought and Discussion item 1
(5) Economics. The student understands free enterprise, socialist, and communist economic systems. The student is expected to:	(E) analyze the importance of various economic philosophers, including Friedrich Hayek, Milton Friedman, John Maynard Keynes, and Adam Smith, and their impact on the U.S. free enterprise system	(vi) analyze [Keynes's] impact on the U.S. free enterprise system	Instruction	9780789188991	463	First paragraph
			Activity	9780789188991	463	First paragraph
				9780789188991		
				9780789188991		
				9780789188991		

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(5) Economics. The student understands free enterprise, socialist, and communist economic systems. The student is expected to:	(E) analyze the importance of various economic philosophers, including Friedrich Hayek, Milton Friedman, John Maynard Keynes, and Adam Smith, and their impact on the U.S. free enterprise system	(vii) analyze the importance of various economic philosophers, including Adam Smith	Instruction	9780789188991	48	Invisible Hand section text
			Activity	9780789188991	50	Matching, no. 10
			Instruction	9780789188991	450	first paragraph
				9780789188991		
				9780789188991		
(5) Economics. The student understands free enterprise, socialist, and communist economic systems. The student is expected to:	(E) analyze the importance of various economic philosophers, including Friedrich Hayek, Milton Friedman, John Maynard Keynes, and Adam Smith, and their impact on the U.S. free enterprise system	(viii) analyze [Smith's] impact on the U.S. free enterprise system	Instruction	9780789188991	450-451	Paragraph starting at bottom of 450 to top of 451, second paragraph
			Activity	9780789188991	491	Activities 1 and 2
			Instruction	9780789188991	483-484	Text under heading What is Globalization?
				9780789188991		
				9780789188991		
(6) Economics. The student understands the basic characteristics and benefits of a free enterprise system. The student is expected to:	(A) explain the basic characteristics of the U.S. free enterprise system, including private property, incentives, economic freedom, competition, and the limited role of government	(i) explain the basic characteristics of the U.S. free enterprise system, including private property	Instruction	9780789188991	35	final paragraph
			Review	9780789188991	49	Summary, first paragraph
			Activity	9780789188991	50	Matching, no. 5
				9780789188991		
				9780789188991		

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(6) Economics. The student understands the basic characteristics and benefits of a free enterprise system. The student is expected to:	(A) explain the basic characteristics of the U.S. free enterprise system, including private property, incentives, economic freedom, competition, and the limited role of government	(ii) explain the basic characteristics of the U.S. free enterprise system, including incentives	Instruction	9780789188991	36	text under Profit Motive
			Activity	9780789188991	50	Matching, no. 3
				9780789188991		
				9780789188991		
(6) Economics. The student understands the basic characteristics and benefits of a free enterprise system. The student is expected to:	(A) explain the basic characteristics of the U.S. free enterprise system, including private property, incentives, economic freedom, competition, and the limited role of government	(iii) explain the basic characteristics of the U.S. free enterprise system, including economic freedom	Instruction	9780789188991	35	Text under heading Freedom to Choose
			Review	9780789188991	49	Summary, first paragraph
			Instruction	9780789188991	47	no. 5 text
			Activity	9780789188991	49	Multiple Choice, no. 2
				9780789188991		
(6) Economics. The student understands the basic characteristics and benefits of a free enterprise system. The student is expected to:	(A) explain the basic characteristics of the U.S. free enterprise system, including private property, incentives, economic freedom, competition, and the limited role of government	(iv) explain the basic characteristics of the U.S. free enterprise system, including competition	Instruction	9780789188991	20	first paragraph
			Activity	9780789188991	50	Matching, no. 4
			Instruction	9780789188991	36	final paragraph
			Instruction	9780789188991	388	first paragraph under heading Why Is Monopoly Power Harmful
				9780789188991		

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(6) Economics. The student understands the basic characteristics and benefits of a free enterprise system. The student is expected to:	(A) explain the basic characteristics of the U.S. free enterprise system, including private property, incentives, economic freedom, competition, and the limited role of government	(v) explain the basic characteristics of the U.S. free enterprise system, including the limited role of government	Instruction	9780789188991	41-43	section Why is the U.S. System a Mixed Market Economy
			Activity	9780789188991	49-50	Multiple Choice, nos. 1 and 5
			Instruction	9780789188991	48	first paragraph under Meeting the Nation's Goals
				9780789188991		
				9780789188991		
(6) Economics. The student understands the basic characteristics and benefits of a free enterprise system. The student is expected to:	(B) explain the benefits of the U.S. free enterprise system, including individual freedom of consumers and producers, variety of goods, responsive prices, investment opportunities, and the creation of wealth	(i) explain the benefits of the U.S. free enterprise system, including individual freedom of consumers	Instruction	9780789188991	47	nos. 4 and 5
			Review	9780789188991	49	final paragraph
			Instruction	9780789188991	48	paragraphs 2 and 3 under Meeting the Nation's Goals
			Activity	9780789188991	49	Multiple Choice, no. 3
			Activity	9780789188991	50	Exercises, no. 6
(6) Economics. The student understands the basic characteristics and benefits of a free enterprise system. The student is expected to:	(B) explain the benefits of the U.S. free enterprise system, including individual freedom of consumers and producers, variety of goods, responsive prices, investment opportunities, and the creation of wealth	(ii) explain the benefits of the U.S. free enterprise system, including individual freedom of producers	Instruction	9780789188991	47	no. 5
			Activity	9780789188991	51	6
				9780789188991		
				9780789188991		
				9780789188991		

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(6) Economics. The student understands the basic characteristics and benefits of a free enterprise system. The student is expected to:	(B) explain the benefits of the U.S. free enterprise system, including individual freedom of consumers and producers, variety of goods, responsive prices, investment opportunities, and the creation of wealth	(iii) explain the benefits of the U.S. free enterprise system, including variety of goods	Instruction	9780789188991	48	Meeting the Nation's Goals, paragraph 2
			Activity	9780789188991	51	6
			Instruction	9780789188991		
				9780789188991		
(6) Economics. The student understands the basic characteristics and benefits of a free enterprise system. The student is expected to:	(B) explain the benefits of the U.S. free enterprise system, including individual freedom of consumers and producers, variety of goods, responsive prices, investment opportunities, and the creation of wealth	(iv) explain the benefits of the U.S. free enterprise system, including responsive prices	Instruction	9780789188991	59	last paragraph
			Activity	9780789188991	68	Inquiry into Economics, Focus on a Question
				9780789188991		
				9780789188991		
(6) Economics. The student understands the basic characteristics and benefits of a free enterprise system. The student is expected to:	(B) explain the benefits of the U.S. free enterprise system, including individual freedom of consumers and producers, variety of goods, responsive prices, investment opportunities, and the creation of wealth	(v) explain the benefits of the U.S. free enterprise system, including investment opportunities	Instruction	9780789188991	42	Gross Domestic Product (3rd to last paragraph)
			Activity	9780789188991	449	no. 9
			Instruction	9780789188991	445	second paragraph
				9780789188991		
				9780789188991		

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(6) Economics. The student understands the basic characteristics and benefits of a free enterprise system. The student is expected to:	(B) explain the benefits of the U.S. free enterprise system, including individual freedom of consumers and producers, variety of goods, responsive prices, investment opportunities, and the creation of wealth	(vi) explain the benefits of the U.S. free enterprise system, including the creation of wealth	<b>Instruction</b>	9780789188991	48	Meeting the Nation's Goals, second paragraph
			<b>Activity</b>	9780789188991	50	no. 4 at the top of the page
			<b>Instruction</b>	9780789188991	36	Profit Motive section
				9780789188991		
(6) Economics. The student understands the basic characteristics and benefits of a free enterprise system. The student is expected to:	(C) analyze recent changes in the basic characteristics of the U.S. economy	(i) analyze recent changes in the basic characteristics of the U.S. economy	<b>Instruction</b>	9780789188991	543–545	Text under heading What Is the Miracle of U.S. Farm Production
			<b>Review</b>	9780789188991	554	Summary, first paragraph
			<b>Activity</b>	9780789188991	555	Multiple Choice, no. 3
			<b>Instruction</b>	9780789188991	574–575	Outlook for Cities in the 21st Century
			<b>Activity</b>	9780789188991	578	For Thought and Discussion, 4
(6) Economics. The student understands the basic characteristics and benefits of a free enterprise system. The student is expected to:	(D) analyze the costs and benefits of U.S. economic policies related to the economic goals of economic growth, stability, full employment, freedom, security, equity (equal opportunity versus equal outcome), and efficiency	(i) analyze the costs and benefits of U.S. economic policies related to the economic goals of economic growth	<b>Instruction</b>	9780789188991	450-452	Introductory text
			<b>Activity</b>	9780789188991	463	What Would You Do If?, nos. 2 and 3
			<b>Instruction</b>	9780789188991	456	Monetary Policy, text under no. 1
				9780789188991		
				9780789188991		

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(6) Economics. The student understands the basic characteristics and benefits of a free enterprise system. The student is expected to:	(D) analyze the costs and benefits of U.S. economic policies related to the economic goals of economic growth, stability, full employment, freedom, security, equity (equal opportunity versus equal outcome), and efficiency	(ii) analyze the costs and benefits of U.S. economic policies related to the economic goals of stability	Instruction	9780789188991	456	Text under Monetary Policy
			Review	9780789188991	461	Text under Summary
			Instruction	9780789188991	460–461	Text under Variable Effectiveness
			Activity	9780789188991	463	Entire What Would You Do If? Exercise
				9780789188991		
(6) Economics. The student understands the basic characteristics and benefits of a free enterprise system. The student is expected to:	(D) analyze the costs and benefits of U.S. economic policies related to the economic goals of economic growth, stability, full employment, freedom, security, equity (equal opportunity versus equal outcome), and efficiency	(iii) analyze the costs and benefits of U.S. economic policies related to the economic goals of full employment	Instruction	9780789188991	456	Text under Monetary Policy, no. 1 During Deflation . . .
			Activity	9780789188991		What Would You Do If?, no. 2
			Instruction	9780789188991	458	second paragraph
			Instruction	9780789188991	460	first paragraph
				9780789188991		
(6) Economics. The student understands the basic characteristics and benefits of a free enterprise system. The student is expected to:	(D) analyze the costs and benefits of U.S. economic policies related to the economic goals of economic growth, stability, full employment, freedom, security, equity (equal opportunity versus equal outcome), and efficiency	(iv) analyze the costs and benefits of U.S. economic policies related to the economic goals of freedom	Instruction	9780789188991	48	Meeting the Nation's Goals, first paragraph
			Activity	9780789188991	49	Multiple Choice, no. 1
			Activity	9780789188991	51	no. 3
				9780789188991		
				9780789188991		

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(6) Economics. The student understands the basic characteristics and benefits of a free enterprise system. The student is expected to:	(D) analyze the costs and benefits of U.S. economic policies related to the economic goals of economic growth, stability, full employment, freedom, security, equity (equal opportunity versus equal outcome), and efficiency	(v) analyze the costs and benefits of U.S. economic policies related to the economic goals of security	Instruction	9780789188991	455	Text under nos. 2 and 3
			Review	9780789188991	461	Summary, first paragraph
				9780789188991		
				9780789188991		
				9780789188991		
(6) Economics. The student understands the basic characteristics and benefits of a free enterprise system. The student is expected to:	(D) analyze the costs and benefits of U.S. economic policies related to the economic goals of economic growth, stability, full employment, freedom, security, equity (equal opportunity versus equal outcome), and efficiency	(vi) analyze the costs and benefits of U.S. economic policies related to the economic goals of equity (equal opportunity versus equal outcome)	Instruction	9780789188991	404	third paragraph
			Activity	9780789188991	423	no. 7
			Instruction	9780789188991	410	first two paragraphs
				9780789188991		
				9780789188991		
(6) Economics. The student understands the basic characteristics and benefits of a free enterprise system. The student is expected to:	(D) analyze the costs and benefits of U.S. economic policies related to the economic goals of economic growth, stability, full employment, freedom, security, equity (equal opportunity versus equal outcome), and efficiency	(vii) analyze the costs and benefits of U.S. economic policies related to the economic goals of efficiency	Instruction	9780789188991	452	What Are Our Nation's Economic Goals?, paragraph 1 last two sentences
			Activity	9780789188991	462	Exercises Column A, 7 and Column B, b
				9780789188991		
				9780789188991		
				9780789188991		

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(7) Economics. The student understands the right to own, use, and dispose of private property. The student is expected to:	(A) analyze the costs and benefits of the purchase, use, or disposal of personal and business property	(i) analyze the costs and benefits of the purchase of personal property	Instruction	9780789188991	102	paragraph 5
			Review	9780789188991	112	Summary, second paragraph
			Instruction	9780789188991	109	Text under Business and Employment
			Instruction	9780789188991	108	paragraph 2
			Activity	9780789188991	114	Questions for Thought and Discussion
(7) Economics. The student understands the right to own, use, and dispose of private property. The student is expected to:	(A) analyze the costs and benefits of the purchase, use, or disposal of personal and business property	(ii) analyze the costs and benefits of the use of personal property	Instruction	9780789188991	108	paragraph 2
			Activity	9780789188991	114	Questions for Thought and Discussion
				9780789188991		
				9780789188991		
				9780789188991		
(7) Economics. The student understands the right to own, use, and dispose of private property. The student is expected to:	(A) analyze the costs and benefits of the purchase, use, or disposal of personal and business property	(iii) analyze the costs and benefits of the disposal of personal property	Instruction	9780789188991	108	Paragraph 2
			Activity	9780789188991	114	Questions for Thought and Discussion
				9780789188991		
				9780789188991		
				9780789188991		
(7) Economics. The student understands the right to own, use, and dispose of private property. The student is expected to:	(A) analyze the costs and benefits of the purchase, use, or disposal of personal and business property	(iv) analyze the costs and benefits of the purchase of business property	Instruction	9780789188991	315–316	315, last paragraph and 316, first paragraph
			Activity	9780789188991	332	Imagine Setting Up a Partnership, last paragraph
				9780789188991		
				9780789188991		
				9780789188991		

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(7) Economics. The student understands the right to own, use, and dispose of private property. The student is expected to:	(A) analyze the costs and benefits of the purchase, use, or disposal of personal and business property	(v) analyze the costs and benefits of the use of business property	Instruction	9780789188991	315–316	315, last paragraph and 316, first paragraph
			Activity	9780789188991	332	Imagine Setting Up a Partnership, last paragraph
				9780789188991		
				9780789188991		
(7) Economics. The student understands the right to own, use, and dispose of private property. The student is expected to:	(A) analyze the costs and benefits of the purchase, use, or disposal of personal and business property	(vi) analyze the costs and benefits of the disposal of business property	Instruction	9780789188991	534	second paragraph
			Activity	9780789188991	541	What Do You Think, 6
				9780789188991		
				9780789188991		
(7) Economics. The student understands the right to own, use, and dispose of private property. The student is expected to:	(B) identify and evaluate examples of restrictions that the government places on the use of business and individual property	(i) identify examples of restrictions that the government places on the use of business property	Instruction	9780789188991	404	para. 1, 2
			Activity	9780789188991	424	Question to Discuss, 1
				9780789188991		
				9780789188991		
(7) Economics. The student understands the right to own, use, and dispose of private property. The student is expected to:	(B) identify and evaluate examples of restrictions that the government places on the use of business and individual property	(ii) evaluate examples of restrictions that the government places on the use of business property	Instruction	9780789188991	40	Is Entrepreneurship for You?
			Activity	9780789188991	51	Developing Economic Skills, 3
				9780789188991		
				9780789188991		

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(7) Economics. The student understands the right to own, use, and dispose of private property. The student is expected to:	(B) identify and evaluate examples of restrictions that the government places on the use of business and individual property	(iii) identify examples of restrictions that the government places on the use of individual property	Instruction	9780789188991	108	Paragraph 6
			Activity	9780789188991	114	Question for Thought and Discussion
				9780789188991		
				9780789188991		
				9780789188991		
(7) Economics. The student understands the right to own, use, and dispose of private property. The student is expected to:	(B) identify and evaluate examples of restrictions that the government places on the use of business and individual property	(iv) evaluate examples of restrictions that the government places on the use of individual property	Instruction	9780789188991	108	Paragraph 6
			Activity	9780789188991	114	Question for Thought and Discussion
				9780789188991		
				9780789188991		
				9780789188991		
(8) Economics. The student understands the circular-flow model of the economy. The student is expected to:	(A) interpret the roles of resource owners and firms in a circular-flow model of the economy and provide real-world examples to illustrate elements of the model	(i) interpret the roles of resource owners in a circular-flow model of the economy	Instruction	9780789188991	43	final two paragraphs
			Activity	9780789188991	51	Understanding the Circular-Flow Model
			Instruction	9780789188991	44	third paragraph
				9780789188991		
				9780789188991		
(8) Economics. The student understands the circular-flow model of the economy. The student is expected to:	(A) interpret the roles of resource owners and firms in a circular-flow model of the economy and provide real-world examples to illustrate elements of the model	(ii) interpret the roles of firms in a circular-flow model of the economy	Instruction	9780789188991	43	final two paragraphs
			Activity	9780789188991	51	Understanding the Circular-Flow Model
				9780789188991		
				9780789188991		
				9780789188991		

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(8) Economics. The student understands the circular-flow model of the economy. The student is expected to:	(A) interpret the roles of resource owners and firms in a circular-flow model of the economy and provide real-world examples to illustrate elements of the model	(iii) provide real-world examples to illustrate elements of the [circular-flow] model	Instruction	9780789188991	45	second paragraph
			Activity	9780789188991		Understanding the Circular-Flow Model
				9780789188991		
				9780789188991		
(8) Economics. The student understands the circular-flow model of the economy. The student is expected to:	(B) explain how government actions affect the circular-flow model	(i) explain how government actions affect the circular-flow model	Instruction	9780789188991	43-44	paragraph beginning end of 43, second and fifth paragraphs, 44
			Review	9780789188991	45	Figure 3.3
			Review	9780789188991	46	Figure 3.4
				9780789188991		
(8) Economics. The student understands the circular-flow model of the economy. The student is expected to:	(C) explain how the circular-flow model is affected by the rest of the world	(i) explain how the circular-flow model is affected by the rest of the world	Instruction	9780789188991	44	Paragraph 2
			Activity	9780789188991	51	Understanding the Circular-Flow Model
				9780789188991		
				9780789188991		
(9) Economics. The student understands types of market structures. The student is expected to:	(A) describe characteristics and give examples of pure competition, monopolistic competition, oligopoly, and monopoly	(i) describe characteristics of pure competition	Instruction	9780789188991	37	para. 1
			Activity	9780789188991	50	no. 5, top of page
			Instruction	9780789188991	388	third paragraph
			Instruction	9780789188991	377	definition competition, sixth paragraph
				9780789188991		

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(9) Economics. The student understands types of market structures. The student is expected to:	(A) describe characteristics and give examples of pure competition, monopolistic competition, oligopoly, and monopoly	(ii) give examples of pure competition	Instruction	9780789188991	36	Competition
			Activity	9780789188991	50	no. 6
				9780789188991		
				9780789188991		
(9) Economics. The student understands types of market structures. The student is expected to:	(A) describe characteristics and give examples of pure competition, monopolistic competition, oligopoly, and monopoly	(iii) describe characteristics of monopolistic competition	Instruction	9780789188991	37	after the first paragraph
			Activity	9780789188991	50	Matching #7 and a Column A and B
			Activity	9780789188991	51	Developing Economic Skills, #7
				9780789188991		
			9780789188991			
(9) Economics. The student understands types of market structures. The student is expected to:	(A) describe characteristics and give examples of pure competition, monopolistic competition, oligopoly, and monopoly	(iv) give examples of monopolistic competition	Instruction	9780789188991	378	paragraph 2
			Activity	9780789188991	401	Questions for Thought and Discussion #2
				9780789188991		
				9780789188991		
			9780789188991			
(9) Economics. The student understands types of market structures. The student is expected to:	(A) describe characteristics and give examples of pure competition, monopolistic competition, oligopoly, and monopoly	(v) describe characteristics of oligopoly	Instruction	9780789188991	388	Fifth paragraph
			Activity	9780789188991	400	Matching, no. 1
				9780789188991		
				9780789188991		

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
				9780789188991		
(9) Economics. The student understands types of market structures. The student is expected to:	(A) describe characteristics and give examples of pure competition, monopolistic competition, oligopoly, and monopoly	(vi) give examples of oligopoly	Instruction	9780789188991	388	Fifth paragraph
			Activity	9780789188991	401	Questions for Thought and Discussion, no. 2
				9780789188991		
				9780789188991		
				9780789188991		
(9) Economics. The student understands types of market structures. The student is expected to:	(A) describe characteristics and give examples of pure competition, monopolistic competition, oligopoly, and monopoly	(vii) describe characteristics of monopoly	Instruction	9780789188991	388	fourth paragraph
			Review	9780789188991	399	Summary section
			Instruction	9780789188991	389-390	nos. 1, 2, 3, 4, 5
			Instruction	9780789188991	390-393	Text under heading Why Are Some Monopolies Legal
			Activity	9780789188991	401	Questions for Thought and Discussion
(9) Economics. The student understands types of market structures. The student is expected to:	(A) describe characteristics and give examples of pure competition, monopolistic competition, oligopoly, and monopoly	(viii) give examples of monopoly	Instruction	9780789188991	387-388	All of 387, first paragraph 388
			Activity	9780789188991	400-401	Just Suppose activity
				9780789188991		
				9780789188991		
				9780789188991		
(9) Economics. The student understands types of market structures. The student is expected to:	(B) identify and evaluate ordinances and regulations that apply to the establishment and operation of various types of businesses	(i) identify ordinances and regulations that apply to the establishment of various types of businesses	Instruction	9780789188991	391	first two paragraphs
			Activity	9780789188991	400	no. 4

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
			<b>Instruction</b>	9780789188991	573	3. Air Quality
			<b>Activity</b>	9780789188991	578	For Thought and Discussion, 2
				9780789188991		
(9) Economics. The student understands types of market structures. The student is expected to:	(B) identify and evaluate ordinances and regulations that apply to the establishment and operation of various types of businesses	(ii) identify ordinances and regulations that apply to the operation of various types of businesses	<b>Instruction</b>	9780789188991	393-395	Antitrust Laws
			<b>Activity</b>	9780789188991	400	no. 5
				9780789188991		
				9780789188991		
				9780789188991		
(9) Economics. The student understands types of market structures. The student is expected to:	(B) identify and evaluate ordinances and regulations that apply to the establishment and operation of various types of businesses	(iii) evaluate ordinances and regulations that apply to the establishment of various types of businesses	<b>Instruction</b>	9780789188991	390-91	Patents and Copyrights, first three paragraphs
			<b>Activity</b>	9780789188991	4015	Questions for Thought and Discussion, no. 3
				9780789188991		
				9780789188991		
				9780789188991		
(9) Economics. The student understands types of market structures. The student is expected to:	(B) identify and evaluate ordinances and regulations that apply to the establishment and operation of various types of businesses	(iv) evaluate ordinances and regulations that apply to the operation of various types of businesses	<b>Instruction</b>	9780789188991	397-399	The Deregulation Movement
			<b>Activity</b>	9780789188991	401	Questions for Thought and Discussion, no. 3
				9780789188991		
				9780789188991		
				9780789188991		

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(10) Economics. The student understands key economic measurements. The student is expected to:	(A) interpret economic data, including unemployment rate, gross domestic product, gross domestic product per capita as a measure of national wealth, and rate of inflation	(i) interpret economic data, including unemployment rate	Instruction	9780789188991	444	no. 4
			Activity	9780789188991	449	no. 8
			Instruction	9780789188991	585	first paragraph under heading Types of Unemployment
				9780789188991		
(10) Economics. The student understands key economic measurements. The student is expected to:	(A) interpret economic data, including unemployment rate, gross domestic product, gross domestic product per capita as a measure of national wealth, and rate of inflation	(ii) interpret economic data, including gross domestic product	Instruction	9780789188991	42	Gross Domestic Product section, paragraphs 2 and 3
			Activity	9780789188991	50	Matching, no. 9
			Instruction	9780789188991	432	paragraphs 2 and 3
			Instruction	9780789188991	443	no. 1 Gross Domestic Product text
			Instruction	9780789188991	528	text under Real GDP
(10) Economics. The student understands key economic measurements. The student is expected to:	(A) interpret economic data, including unemployment rate, gross domestic product, gross domestic product per capita as a measure of national wealth, and rate of inflation	(iii) interpret economic data, including gross domestic product per capital as a measure of national wealth	Instruction	9780789188991	509	Table and Definitions of Data Categories, fifth line
			Activity	9780789188991	520	no. 1
				9780789188991		
				9780789188991		

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(10) Economics. The student understands key economic measurements. The student is expected to:	(A) interpret economic data, including unemployment rate, gross domestic product, gross domestic product per capita as a measure of national wealth, and rate of inflation	(iv) interpret economic data, including rate of inflation	Instruction	9780789188991	87	first paragraph
			Review	9780789188991		Summary
			Instruction	9780789188991	92	Inflation and a Nation's Economy
				9780789188991		
				9780789188991		
(10) Economics. The student understands key economic measurements. The student is expected to:	(B) analyze business cycles using key economic indicators	(i) analyze business cycles using key economic indicators	Instruction	9780789188991	443-444	Text under Economic Indicators heading
			Activity	9780789188991	449	no. 8
				9780789188991		
				9780789188991		
				9780789188991		
(11) Economics. The student understands key components of economic growth. The student is expected to:	(A) analyze how productivity relates to growth	(i) analyze how productivity relates to growth	Instruction	9780789188991	368	Advantages of Mass Production, third paragraph
			Activity	9780789188991	374	Inquiry into Economics, Focus on a Question
			Instruction	9780789188991	530	Text under Greater Productivity
				9780789188991		
				9780789188991		
(11) Economics. The student understands key components of economic growth. The student is expected to:	(B) analyze how technology relates to growth	(i) analyze how technology relates to growth	Instruction	9780789188991	362-363	Assembly Line
			Activity	9780789188991	372	no. 2
			Instruction	9780789188991	365-366	Automation
			Instruction	9780789188991	368	
			Instruction	9780789188991	531	More Savings and Investment, paragraph 1

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(11) Economics. The student understands key components of economic growth. The student is expected to:	(C) analyze how trade relates to growth	(i) analyze how trade relates to growth	Instruction	9780789188991	468	Why Do We Trade with Other Nations? paragraph 1
			Review	9780789188991	476	Understanding What You Have Read, no. 1
			Instruction	9780789188991	470	first paragraph
			Instruction	9780789188991	471	paragraphs 2 and 3
			Instruction	9780789188991	472	Who Benefits from International Trade, paragraph 1
(12) Economics. The student understands the role of money in an economy. The student is expected to:	(A) describe the functions of money	(i) describe the functions of money	Instruction	9780789188991	71-72	All text under heading What Does Money Do?
			Review	9780789188991	83	Summary, first paragraph
			Activity	9780789188991	83	Multiple Choice, no. 1
				9780789188991		
				9780789188991		
(12) Economics. The student understands the role of money in an economy. The student is expected to:	(B) describe the characteristics of money, including commodity money, fiat money, and representative money	(i) describe the characteristics of money, including commodity money	Instruction	9780789188991	72–73	Currency and Coins
			Activity	9780789188991	84	no. 6
				9780789188991		
				9780789188991		
				9780789188991		
(12) Economics. The student understands the role of money in an economy. The student is expected to:	(B) describe the characteristics of money, including commodity money, fiat money, and representative money	(ii) describe the characteristics of money, including fiat money	Instruction	9780789188991	72	Currency and Coins
			Review	9780789188991	83	Summary
			Activity	9780789188991	84	no. 6
				9780789188991		
				9780789188991		

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(12) Economics. The student understands the role of money in an economy. The student is expected to:	(B) describe the characteristics of money, including commodity money, fiat money, and representative money	(iii) describe the characteristics of money, including representative money	Instruction	9780789188991	72	last paragraph
			Review	9780789188991	83	Summary first paragraph
				9780789188991		
				9780789188991		
(12) Economics. The student understands the role of money in an economy. The student is expected to:	(C) examine the positive and negative aspects of barter, currency, credit cards, and debit cards	(i) examine the positive and negative aspects of barter	Instruction	9780789188991	71	"Medium of Exchange" first paragraph
			Activity	9780789188991	84	#3
				9780789188991		
				9780789188991		
(12) Economics. The student understands the role of money in an economy. The student is expected to:	(C) examine the positive and negative aspects of barter, currency, credit cards, and debit cards	(ii) examine the positive and negative aspects of currency	Instruction	9780789188991	72	Currency and Coins. para. 1
			Activity	9780789188991	84	Matching, no 3.
				9780789188991		
				9780789188991		
(12) Economics. The student understands the role of money in an economy. The student is expected to:	(C) examine the positive and negative aspects of barter, currency, credit cards, and debit cards	(iii) examine the positive and negative aspects of credit cards	Instruction	9780789188991	181-182	181, final paragraph & all of 182
			Activity	9780789188991	192	Using the Internet activity
				9780789188991		
				9780789188991		
(12) Economics. The student understands the role of money in an economy. The student is expected to:	(C) examine the positive and negative aspects of barter, currency, credit cards, and debit cards	(iv) examine the positive aspects and negative aspects of debit cards	Instruction	9780789188991	229	"3. Debit Cards and ATM Cards"

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
			<b>Activity</b>	9780789188991	233	Questions for Thought and Discussion, #3
(13) Economics. The student understands the role of the Federal Reserve System in establishing monetary policy. The student is expected to:	(A) explain the structure of the Federal Reserve System	(i) explain the structure of the Federal Reserve System	<b>Instruction</b>	9780789188991	79	first four paragraphs
			<b>Activity</b>	9780789188991	84	no. 8
				9780789188991		
				9780789188991		
				9780789188991		
(13) Economics. The student understands the role of the Federal Reserve System in establishing monetary policy. The student is expected to:	(B) analyze the three basic tools used to implement U.S. monetary policy, including reserve requirements, the discount rate and the federal funds rate target, and open-market operations	(i) analyze the three basic tools used to implement U.S. monetary policy, including reserve requirements	<b>Instruction</b>	9780789188991	80	final two paragraphs
			<b>Activity</b>	9780789188991	462	Matching, no. 4
			<b>Instruction</b>	9780789188991	457	text under Reserve Requirements
				9780789188991		
				9780789188991		
(13) Economics. The student understands the role of the Federal Reserve System in establishing monetary policy. The student is expected to:	(B) analyze the three basic tools used to implement U.S. monetary policy, including reserve requirements, the discount rate and the federal funds rate target, and open-market operations	(ii) analyze the three basic tools used to implement U.S. monetary policy, including the discount rate and the federal funds rate target	<b>Instruction</b>	9780789188991	457	2. Discount Rate and Federal Funds Target Rate
			<b>Activity</b>	9780789188991	462	Matching, no. 6
			<b>Review</b>	9780789188991	461	Summary, paragraph 2
				9780789188991		
				9780789188991		

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(13) Economics. The student understands the role of the Federal Reserve System in establishing monetary policy. The student is expected to:	(B) analyze the three basic tools used to implement U.S. monetary policy, including reserve requirements, the discount rate and the federal funds rate target, and open-market operations	(iii) analyze the three basic tools used to implement U.S. monetary policy, including open-market operations	Instruction	9780789188991	457-458	no. 3 text (continued on page 458)
			Activity	9780789188991	462	Matching, no. 2
				9780789188991		
				9780789188991		
(13) Economics. The student understands the role of the Federal Reserve System in establishing monetary policy. The student is expected to:	(C) explain how the actions of the Federal Reserve System affect the nation's money supply	(i) explain how the actions of the Federal Reserve System affect the nation's money supply	Instruction	9780789188991	87-88	"What is Inflation?"
			Activity	9780789188991	99	Using the Internet final sentence
(13) Economics. The student understands the role of the Federal Reserve System in establishing monetary policy. The student is expected to:	(D) analyze the decline in value of the U.S. dollar, including the abandonment of the gold standard	(i) analyze the decline in value of the U.S. dollar, including the abandonment of the gold standard	Instruction	9780789188991	72-73	paragraph starts at the end of p. 72
			Review	9780789188991	83	Summary, paragraph 1
				9780789188991		
				9780789188991		
(14) Economics. The student understands the role that the government plays in the U.S. free enterprise system. The student is expected to:	(A) identify economic concepts in the U.S. Constitution, including property rights and taxation	(i) identify economic concepts in the U.S. Constitution, including property rights	Instruction	9780789188991	36–37	36, last paragraph, and 37, first two paragraphs
			Activity	9780789188991	51	Developing Economic Skills, 5
				9780789188991		
				9780789188991		

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(14) Economics. The student understands the role that the government plays in the U.S. free enterprise system. The student is expected to:	(A) identify economic concepts in the U.S. Constitution, including property rights and taxation	(ii) identify economic concepts in the U.S. Constitution, including taxation	Instruction	9780789188991	406	last paragraph
			Activity	9780789188991	424	Questions for Thought and Discussion, 2
				9780789188991		
				9780789188991		
(14) Economics. The student understands the role that the government plays in the U.S. free enterprise system. The student is expected to:	(B) describe the role of government in the U.S. free enterprise system and the changes in that role over time	(i) describe the role of government in the U.S. free enterprise system	Instruction	9780789188991	37	Text under heading Rule of Law
			Activity	9780789188991	50	no. 5
			Instruction	9780789188991	41-43	Text under Why is the U.S. a Mixed Market Economy
				9780789188991		
(14) Economics. The student understands the role that the government plays in the U.S. free enterprise system. The student is expected to:	(B) describe the role of government in the U.S. free enterprise system and the changes in that role over time	(ii) describe the changes in that role over time	Instruction	9780789188991	450-452	SE 450-452
			Activity	9780789188991	463	Using the Internet first sentence, #1 and #2
				9780789188991		
				9780789188991		
(14) Economics. The student understands the role that the government plays in the U.S. free enterprise system. The student is expected to:	(C) evaluate government rules and regulations in the U.S. free enterprise system	(i) evaluate government rules and regulations in the U.S. free enterprise system	Instruction	9780789188991	37-38	Text under Rule of Law
			Activity	9780789188991	51	Developing Economic Skills
			Instruction	9780789188991	403	no. 1
				9780789188991		
				9780789188991		

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(15) Economics. The student understands the economic impact of fiscal policy decisions at the local, state, and national levels. The student is expected to:	(A) identify types of taxes at the local, state, and national levels and the economic importance of each	(i) identify types of taxes at the local level	Instruction	9780789188991	406	first paragraph
			Activity	9780789188991	422	nos. 2, 11
			Instruction	9780789188991	407	no. 1 text
			Instruction	9780789188991	408	text nos. 3 and 5
				9780789188991		
(15) Economics. The student understands the economic impact of fiscal policy decisions at the local, state, and national levels. The student is expected to:	(A) identify types of taxes at the local, state, and national levels and the economic importance of each	(ii) identify the economic importance of [types of local taxes]	Instruction	9780789188991	408	no. 5
			Activity	9780789188991	423	Understanding Graphs, no. 2
				9780789188991		
				9780789188991		
				9780789188991		
(15) Economics. The student understands the economic impact of fiscal policy decisions at the local, state, and national levels. The student is expected to:	(A) identify types of taxes at the local, state, and national levels and the economic importance of each	(iii) identify types of taxes at the state level	Instruction	9780789188991	407	no. 1 text
			Activity	9780789188991	422	Matching, nos. 1, 2
			Instruction	9780789188991	408	nos. 2, 3, 5, 7
				9780789188991		
				9780789188991		
(15) Economics. The student understands the economic impact of fiscal policy decisions at the local, state, and national levels. The student is expected to:	(A) identify types of taxes at the local, state, and national levels and the economic importance of each	(iv) identify the economic importance of [types of state taxes]	Instruction	9780789188991	410	final paragraph
			Activity	9780789188991	423	Understanding Graphs, no. 2
				9780789188991		
				9780789188991		
				9780789188991		

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(15) Economics. The student understands the economic impact of fiscal policy decisions at the local, state, and national levels. The student is expected to:	(A) identify types of taxes at the local, state, and national levels and the economic importance of each	(v) identify types of taxes at the national level	Instruction	9780789188991	407	no. 1
			Activity	9780789188991	422	Matching, nos. 1, 7, 8, 10
			Instruction	9780789188991	408	nos. 2, 4, 6
				9780789188991		
				9780789188991		
(15) Economics. The student understands the economic impact of fiscal policy decisions at the local, state, and national levels. The student is expected to:	(A) identify types of taxes at the local, state, and national levels and the economic importance of each	(vi) identify the economic importance of [types of national taxes]	Instruction	9780789188991	409	all 3 paragraphs
			Activity	9780789188991	423	no. 7
			Instruction	9780789188991	410	first 2 paragraphs
			Activity	9780789188991	423	Understanding Graphs, no. 1
				9780789188991		
(15) Economics. The student understands the economic impact of fiscal policy decisions at the local, state, and national levels. The student is expected to:	(B) analyze the categories of revenues and expenditures in the U.S. federal budget	(i) analyze the categories of revenues in the U.S. federal budget	Instruction	9780789188991	429-431	SE 429 "Types of Budgets" line 2, SE 430 chart subhead, SE 430 chart total for left column, SE 430 "Expenditures", SE 430 "1. Balanced Budget" lines 1 and 2, SE 431 paragraph 1 lines 2 and 6, SE 431 "3. Surplus Budget" line 1
			Activity	9780789188991	436	Exercises Column A #4 and Column B choice b.
(15) Economics. The student understands the economic impact of fiscal policy decisions at the local, state, and national levels. The student is expected to:	(B) analyze the categories of revenues and expenditures in the U.S. federal budget	(ii) analyze the categories of expenditures in the U.S. federal budget	Instruction	9780789188991	426	final paragraph
			Activity	9780789188991	437	Multiple Choice 5, 6, and Discussion Question 6
			Instruction	9780789188991	430	Table, right column "Expenditures"
				9780789188991		
				9780789188991		

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(15) Economics. The student understands the economic impact of fiscal policy decisions at the local, state, and national levels. The student is expected to:	(C) analyze the impact of fiscal policy decisions on the economy	(i) analyze the impact of fiscal policy decisions on the economy	Instruction	9780789188991	459	Fiscal Policy head and first two sentences
			Activity	9780789188991	461	Summary paragraph 4 last sentence
			Activity	9780789188991	463	What Would You Do If...? Second sentence
			Instruction	9780789188991		Political Considerations first sentence
				9780789188991		
(16) Personal financial literacy. The student understands types of business ownership. The student is expected to:	(A) explain the characteristics of sole proprietorships, partnerships, and corporations	(i) explain the characteristics of sole proprietorships	Instruction	9780789188991	319	final paragraph
			Activity	9780789188991	330	Matching, no. 1
			Activity	9780789188991	331	Multiple Choice, nos. 2, 3, 5
				9780789188991		
				9780789188991		
(16) Personal financial literacy. The student understands types of business ownership. The student is expected to:	(A) explain the characteristics of sole proprietorships, partnerships, and corporations	(ii) explain the characteristics of partnerships	Instruction	9780789188991	323	final two paragraphs (second paragraph continued on top of page 326)
			Activity	9780789188991	330	Matching, no. 2
			Activity	9780789188991	331	Multiple Choice, no. 5
			Activity	9780789188991	332	Imagine Setting Up a Partnership activity
				9780789188991		
(16) Personal financial literacy. The student understands types of business ownership. The student is expected to:	(A) explain the characteristics of sole proprietorships, partnerships, and corporations	(iii) explain the characteristics of corporations	Instruction	9780789188991	335	paragraph beginning "I'd be glad to"
			Review	9780789188991		text under Summary
			Instruction	9780789188991	338-340	text under heading Who Owns, Manages, and Controls Large Corporations
			Activity	9780789188991	343	Matching, no. 1
			Activity	9780789188991	344	Multiple Choice, nos. 1 and 2

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(16) Personal financial literacy. The student understands types of business ownership. The student is expected to:	(B) analyze the advantages and disadvantages of sole proprietorships, partnerships, and corporations	(i) analyze the advantages of sole proprietorships	Instruction	9780789188991	320-323	Text under heading Advantages of Sole Proprietorship
			Review	9780789188991	330	First paragraph
			Activity	9780789188991	331	Multiple Choice, no. 1
				9780789188991		
				9780789188991		
(16) Personal financial literacy. The student understands types of business ownership. The student is expected to:	(B) analyze the advantages and disadvantages of sole proprietorships, partnerships, and corporations	(ii) analyze the disadvantages of sole proprietorships	Instruction	9780789188991	322-323	Text under Disadvantages of Sole Proprietorship
			Review	9780789188991	330	Summary, first paragraph
				9780789188991		
				9780789188991		
				9780789188991		
(16) Personal financial literacy. The student understands types of business ownership. The student is expected to:	(B) analyze the advantages and disadvantages of sole proprietorships, partnerships, and corporations	(iii) analyze the advantages of partnerships	Instruction	9780789188991	326-327	Text under heading Advantages of the Partnership
			Review	9780789188991	330	Summary, final paragraph
				9780789188991		
				9780789188991		
				9780789188991		
(16) Personal financial literacy. The student understands types of business ownership. The student is expected to:	(B) analyze the advantages and disadvantages of sole proprietorships, partnerships, and corporations	(iv) analyze the disadvantages of partnerships	Instruction	9780789188991	327, 329	Text under heading Disadvantages of the Partnership
			Review	9780789188991	330	Summary, final paragraph
			Activity	9780789188991	331	Multiple Choice, no. 5
				9780789188991		
				9780789188991		

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(16) Personal financial literacy. The student understands types of business ownership. The student is expected to:	(B) analyze the advantages and disadvantages of sole proprietorships, partnerships, and corporations	(v) analyze the advantages of corporations	Instruction	9780789188991	335-336	text under Advantages of Corporations
			Review	9780789188991	342	Summary, paragraph 1
			Activity	9780789188991	343	Multiple Choice, no. 3
				9780789188991		
				9780789188991		
(16) Personal financial literacy. The student understands types of business ownership. The student is expected to:	(B) analyze the advantages and disadvantages of sole proprietorships, partnerships, and corporations	(vi) analyze the disadvantages of corporations	Instruction	9780789188991	336-338	text under Dsadvantages of Corporations
			Review	9780789188991	342	Summary, paragraph 1
			Activity	9780789188991	344	Multiple Choice, no. 4
				9780789188991		
				9780789188991		
(16) Personal financial literacy. The student understands types of business ownership. The student is expected to:	(C) analyze the economic rights and responsibilities of businesses, including those involved in starting a small business	(i) analyze the economic rights of businesses, including those involved in starting a small business	Instruction	9780789188991	35	Test under heading Freedom to Choose Our Employment and Form Businesses
			Review	9780789188991	330	Summary, first paragraph
			Instruction	9780789188991	318	First paragraph under Why Do People Go Into Business for Themselves?
			Review	9780789188991	51	Developing Economic Skills, 1
				9780789188991		
(16) Personal financial literacy. The student understands types of business ownership. The student is expected to:	(C) analyze the economic rights and responsibilities of businesses, including those involved in starting a small business	(ii) analyze the economic responsibilities of businesses, including those involved in starting a small business	Instruction	9780789188991	35	Text under heading Freedom to Choose Our Employment and Form Businesses
			Activity	9780789188991	51	Developing Economic Skills, 1
				9780789188991		
				9780789188991		
				9780789188991		

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(16) Personal financial literacy. The student understands types of business ownership. The student is expected to:	(D) explain how corporations raise money through stocks and bonds	(i) explain how corporations raise money through stocks	Instruction	9780789188991	347	First paragraph
			Review	9780789188991	358	Summary, first paragraph
			Instruction	9780789188991	347	final paragraph
			Activity	9780789188991	359	Multiple Choice, no. 2
				9780789188991		
(16) Personal financial literacy. The student understands types of business ownership. The student is expected to:	(D) explain how corporations raise money through stocks and bonds	(ii) explain how corporations raise money through bonds	Instruction	9780789188991	347	First paragraph
			Review	9780789188991	358	Summary, final paragraph
			Instruction	9780789188991	348	final paragraph
			Activity	9780789188991	360	no. 7
				9780789188991		
(17) Personal financial literacy. The student understands the role of financial markets/institutions in saving, borrowing, and capital formation. The student is expected to:	(A) explain the functions of financial institutions and how they affect households and businesses	(i) explain the functions of financial institutions	Instruction	9780789188991	74	final paragraph
			Activity	9780789188991	85	Using the Internet
			Instruction	9780789188991	75	entire page
			Instruction	9780789188991	78	first three paragraphs
				9780789188991		
(17) Personal financial literacy. The student understands the role of financial markets/institutions in saving, borrowing, and capital formation. The student is expected to:	(A) explain the functions of financial institutions and how they affect households and businesses	(ii) explain how they affect households	Instruction	9780789188991	74	final paragraph
			Activity	9780789188991	85	Writing and Endorsing Checks exercise
			Instruction	9780789188991	75	bottom 2 paragraphs
			Instruction	9780789188991	167-168	text under Savings Institutions
			Instruction	9780789188991	202-203	text under Homeowner's or Renter's Insurance
(17) Personal financial literacy. The student understands the role of financial markets/institutions in saving, borrowing, and capital formation. The student is expected to:	(A) explain the functions of financial institutions and how they affect households and businesses	(iii) explain how they affect businesses	Instruction	9780789188991	80	First 3 paragraphs

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
			Review	9780789188991	83	Summary, first paragraph
			Instruction	9780789188991	85	Using the Internet activity
			Instruction	9780789188991	349-350	all of 349, first 2 paragraphs 350
			Instruction	9780789188991	359	Multiple Choice, no. 1
(17) Personal financial literacy. The student understands the role of financial markets/institutions in saving, borrowing, and capital formation. The student is expected to:	(B) explain how the amount of savings in an economy is the basis of capital formation	(i) explain how the amount of savings in an economy is the basis of capital formation	Instruction	9780789188991	531	first two paragraphs
			Activity	9780789188991	540	Matching, no. 9
			Activity	9780789188991	541	no. 5 (top of page)
				9780789188991		
				9780789188991		
(17) Personal financial literacy. The student understands the role of financial markets/institutions in saving, borrowing, and capital formation. The student is expected to:	(C) analyze the role of interest and risk in allocating savings to its most productive use	(i) analyze the role of interest in allocating savings to its most productive use	Instruction	9780789188991	167	First paragraph
			Activity	9780789188991	172	nos. 1 and 2
			Instruction	9780789188991	172	text under heading The Power of Compound Interest
			Instruction	9780789188991	173	First three paragraphs
			Activity	9780789188991	177	no. 4
(17) Personal financial literacy. The student understands the role of financial markets/institutions in saving, borrowing, and capital formation. The student is expected to:	(C) analyze the role of interest and risk in allocating savings to its most productive use	(ii) analyze the role of risk in allocating savings to its most productive use	Instruction	9780789188991	168	first paragraph under U.S. Savings Bonds
			Activity	9780789188991	176	Multiple choice, no. 1
			Instruction	9780789188991	171	second paragraph under heading Stocks, Bonds, and Mutual Funds
			Instruction	9780789188991	171-172	text under heading Safety
				9780789188991		
(17) Personal financial literacy. The student understands the role of financial markets/institutions in saving, borrowing, and capital formation. The student is expected to:	(D) examine the types of accounts available to consumers from financial institutions and the risks, monetary costs, and benefits of maintaining these accounts	(i) examine the types of accounts available to consumers from financial institutions	Instruction	9780789188991	167-168	Text under Savings Institutions

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
			Activity	9780789188991	177	Application Questions, no. 2
				9780789188991		
				9780789188991		
				9780789188991		
(17) Personal financial literacy. The student understands the role of financial markets/institutions in saving, borrowing, and capital formation. The student is expected to:	(D) examine the types of accounts available to consumers from financial institutions and the risks, monetary costs, and benefits of maintaining these accounts	(ii) examine the risks of maintaining these accounts	Instruction	9780789188991	171-172	text under heading Safety
			Activity	9780789188991	176	Multiple Choice, no. 1
			Activity	9780789188991	177	Application Questions, no. 2
				9780789188991		
				9780789188991		
(17) Personal financial literacy. The student understands the role of financial markets/institutions in saving, borrowing, and capital formation. The student is expected to:	(D) examine the types of accounts available to consumers from financial institutions and the risks, monetary costs, and benefits of maintaining these accounts	(iii) examine the monetary costs of maintaining these accounts	Instruction	9780789188991	167-168	Numbered list under Savings Institutions
			Activity	9780789188991	177	no. 4
			Activity	9780789188991	177	Application Questions, no. 2
				9780789188991		
				9780789188991		
(17) Personal financial literacy. The student understands the role of financial markets/institutions in saving, borrowing, and capital formation. The student is expected to:	(D) examine the types of accounts available to consumers from financial institutions and the risks, monetary costs, and benefits of maintaining these accounts	(iv) examine the benefits of maintaining these accounts	Instruction	9780789188991	167-168	Numbered list Under Savings Institutions
			Activity	9780789188991	177	no. 5
			Activity	9780789188991	177	Application Questions, no. 2
				9780789188991		
				9780789188991		

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(18) Personal financial literacy. The student understands the role of individuals in financial markets. The student is expected to:	(A) assess ways to be a wise investor in the stock market and in other personal investment options	(i) assess ways to be a wise investor in the stock market	Instruction	9780789188991	354-355	Text under Speculators and the Stock Market
			Activity	9780789188991	360	Using the Internet, no. 1
			Instruction	9780789188991	357	first full paragraph on page
				9780789188991		
				9780789188991		
(18) Personal financial literacy. The student understands the role of individuals in financial markets. The student is expected to:	(A) assess ways to be a wise investor in the stock market and in other personal investment options	(ii) assess ways to be a wise investor and in other personal investment options	Instruction	9780789188991	228	Text under heading Investing: Making Your Money Work for You
			Activity	9780789188991	233	Using the Internet Activity
				9780789188991		
				9780789188991		
				9780789188991		
(18) Personal financial literacy. The student understands the role of individuals in financial markets. The student is expected to:	(B) explain how to begin a savings program	(i) explain how to begin a savings program	Instruction	9780789188991	226-228	Text under What is the Value of Setting Aside Savings?
			Review	9780789188991	230	Summary, nos. 2 and 3
				9780789188991		
				9780789188991		
				9780789188991		
(18) Personal financial literacy. The student understands the role of individuals in financial markets. The student is expected to:	(C) examine investment options available in a personal retirement plan	(i) examine investment options available in a personal retirement plan	Instruction	9780789188991	174-175	Text under Pension Plans, 401(k) Plans, and IRAs
			Activity	9780789188991	177	Application Question 2
				9780789188991		
				9780789188991		
				9780789188991		

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(18) Personal financial literacy. The student understands the role of individuals in financial markets. The student is expected to:	(D) demonstrate how to maintain a checking account, including reconciling a bank statement	(i) demonstrate how to maintain a checking account, including reconciling a bank statement	Instruction	9780789188991	78	Caption
			Activity	9780789188991	85	Using a Checking Account
				9780789188991		
				9780789188991		
				9780789188991		
(18) Personal financial literacy. The student understands the role of individuals in financial markets. The student is expected to:	(E) identify the types of loans available to consumers	(i) identify the types of loans available to consumers	Instruction	9780789188991	181	Text under Personal Loans
			Activity	9780789188991	190	No. 8
				9780789188991		
				9780789188991		
				9780789188991		
(18) Personal financial literacy. The student understands the role of individuals in financial markets. The student is expected to:	(F) explain the responsibilities and obligations of borrowing money	(i) explain the responsibilities of borrowing money	Instruction	9780789188991	185	Text under Should You Borrow Money
			Activity	9780789188991	191	Understanding a Cartoon
				9780789188991		
				9780789188991		
				9780789188991		
(18) Personal financial literacy. The student understands the role of individuals in financial markets. The student is expected to:	(F) explain the responsibilities and obligations of borrowing money	(ii) explain the obligations of borrowing money	Instruction	9780789188991	185	Text under Should You Borrow Money
			Activity	9780789188991	190	no. 7
				9780789188991		
				9780789188991		
				9780789188991		
(18) Personal financial literacy. The student understands the role of individuals in financial markets. The student is expected to:	(G) develop strategies to become a low-risk borrower by improving one's personal credit score	(i) develop strategies to become a low-risk borrower by improving one's personal credit score	Instruction	9780789188991	187	text under heading How to Get and Keep a Good Credit Rating
			Review	9780789188991	189	first full paragraph

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
			Activity	9780789188991	189	Matching, no. 8
				9780789188991		
				9780789188991		
(19) Personal financial literacy. The student applies critical-thinking skills to analyze the costs and benefits of personal financial decisions. The student is expected to:	(A) examine ways to avoid and eliminate credit card debt	(i) examine ways to avoid credit card debt	Instruction	9780789188991	182	final two paragraphs
			Activity	9780789188991	192	Using the Internet activity
			Instruction	9780789188991	182-183	text under heading How Can You Shop for Credit?
			Instruction	9780789188991	229	text under no. 2
				9780789188991		
(19) Personal financial literacy. The student applies critical-thinking skills to analyze the costs and benefits of personal financial decisions. The student is expected to:	(A) examine ways to avoid and eliminate credit card debt	(ii) examine ways to eliminate credit card debt	Instruction	9780789188991	185	Should You Borrow?
			Activity	9780789188991	192	Using the Internet
				9780789188991		
				9780789188991		
				9780789188991		
(19) Personal financial literacy. The student applies critical-thinking skills to analyze the costs and benefits of personal financial decisions. The student is expected to:	(B) evaluate the costs and benefits of declaring personal bankruptcy	(i) evaluate the costs and benefits of declaring personal bankruptcy	Instruction	9780789188991	188	Personal Bankruptcy
			Activity	9780789188991	192	Using the Internet
				9780789188991		
				9780789188991		
				9780789188991		
(19) Personal financial literacy. The student applies critical-thinking skills to analyze the costs and benefits of personal financial decisions. The student is expected to:	(C) evaluate the costs and benefits of buying insurance	(i) evaluate the costs and benefits of buying insurance	Instruction	9780789188991	194	text under heading Insurance and Risk Sharing
			Activity	9780789188991	205	Multiple Choice, no. 1
			Activity	9780789188991	205	Multiple Choice, no. 3
			Activity	9780789188991	205	no. 8
			Activity	9780789188991	205	no. 3

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(19) Personal financial literacy. The student applies critical-thinking skills to analyze the costs and benefits of personal financial decisions. The student is expected to:	(D) evaluate the costs and benefits of charitable giving	(i) evaluate the costs and benefits of charitable giving	Instruction	9780789188991	594	Problems in Economics, first para.
			Activity	9780789188991	597	Using the Internet activity
				9780789188991		
				9780789188991		
(20) Personal financial literacy. The student understands how to provide for basic needs while living within a budget. The student is expected to:	(A) evaluate the costs and benefits of renting a home	(i) evaluate the costs and benefits of renting a home	Instruction	9780789188991	604	Buying or Renting?, Costs and Benefits of Renting
			Activity	9780789188991	604	Questions for Thought and Discussion, no. 1
				9780789188991		
				9780789188991		
(20) Personal financial literacy. The student understands how to provide for basic needs while living within a budget. The student is expected to:	(B) evaluate the costs and benefits of buying a home	(i) evaluate the costs and benefits of buying a home	Instruction	9780789188991	603–604	Costs and Benefits of Ownership
			Activity	9780789188991	604	Questions for Thought and Discussion, no. 1
				9780789188991		
				9780789188991		
(20) Personal financial literacy. The student understands how to provide for basic needs while living within a budget. The student is expected to:	(C) assess the financial aspects of making the transition from renting to home ownership	(i) assess the financial aspects of making the transition from renting to home ownership	Instruction	9780789188991	604	The Decision
			Activity	9780789188991	604	Questions for Thought and Discussion, no. 1
				9780789188991		
				9780789188991		

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
<p>(21) Personal financial literacy. The student understands the various methods available to pay for college and other postsecondary education and training. The student is expected to:</p>	<p>(A) understand how to complete the Free Application for Federal Student Aid (FAFSA) provided by the United States Department of Education</p>	<p>(i) understand how to complete the Free Application for Federal Student Aid (FAFSA) provided by the United States Department of Education</p>	<p><b>Instruction</b></p>	<p>9780789188991</p>	<p>606</p>	<p>para. 1</p>
			<p><b>Activity</b></p>	<p>9780789188991</p>	<p>606</p>	<p>Question for Thought and Discussion, no. 1</p>
			<p>9780789188991</p>			
			<p>9780789188991</p>			
<p>(21) Personal financial literacy. The student understands the various methods available to pay for college and other postsecondary education and training. The student is expected to:</p>	<p>(B) research and evaluate various scholarship opportunities such as those from state governments, schools, employers, individuals, private companies, nonprofits, and professional organizations</p>	<p>(i) research various scholarship opportunities</p>	<p><b>Instruction</b></p>	<p>9780789188991</p>	<p>606</p>	<p>para. 2</p>
			<p><b>Activity</b></p>	<p>9780789188991</p>	<p>606</p>	<p>Question for Thought and Discussion, no. 1</p>
			<p>9780789188991</p>			
			<p>9780789188991</p>			
<p>(21) Personal financial literacy. The student understands the various methods available to pay for college and other postsecondary education and training. The student is expected to:</p>	<p>(B) research and evaluate various scholarship opportunities such as those from state governments, schools, employers, individuals, private companies, nonprofits, and professional organizations</p>	<p>(ii) evaluate various scholarship opportunities</p>	<p><b>Instruction</b></p>	<p>9780789188991</p>	<p>606</p>	<p>para. 2</p>
			<p><b>(Drop-down menu)</b></p>	<p>9780789188991</p>	<p>606</p>	<p>Question for Thought and Discussion, no. 1</p>
			<p>9780789188991</p>			
			<p>9780789188991</p>			

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(21) Personal financial literacy. The student understands the various methods available to pay for college and other postsecondary education and training. The student is expected to:	(C) analyze and compare student grant options	(i) analyze student grant options	Instruction	9780789188991	606	para. 2
			Activity	9780789188991	606	Question for Thought and Discussion, no. 1
				9780789188991		
				9780789188991		
(21) Personal financial literacy. The student understands the various methods available to pay for college and other postsecondary education and training. The student is expected to:	(C) analyze and compare student grant options	(ii) compare student grant options	Instruction	9780789188991	606	para. 2
			Activity	9780789188991	606	Question for Thought and Discussion, no. 1
				9780789188991		
				9780789188991		
(21) Personal financial literacy. The student understands the various methods available to pay for college and other postsecondary education and training. The student is expected to:	(D) analyze and compare student loan options, including private and federal loans	(i) analyze student loan options, including private loans	Instruction	9780789188991	606	para. 2
			Activity	9780789188991	606	Question for Thought and Discussion, no. 1
				9780789188991		
				9780789188991		
(21) Personal financial literacy. The student understands the various methods available to pay for college and other postsecondary education and training. The student is expected to:	(D) analyze and compare student loan options, including private and federal loans	(ii) analyze student loan options, including federal loans	Instruction	9780789188991	606	para. 3

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
			<b>Activity</b>	9780789188991	606	Question for Thought and Discussion, no. 1
				9780789188991		
				9780789188991		
				9780789188991		
(21) Personal financial literacy. The student understands the various methods available to pay for college and other postsecondary education and training. The student is expected to:	(D) analyze and compare student loan options, including private and federal loans	(iii) compare student loan options, including private and federal loans	<b>Instruction</b>	9780789188991	606	para. 2
			<b>Activity</b>	9780789188991	606	Question for Thought and Discussion, no. 1
				9780789188991		
				9780789188991		
				9780789188991		
(21) Personal financial literacy. The student understands the various methods available to pay for college and other postsecondary education and training. The student is expected to:	(E) research and evaluate various work-study program opportunities	(i) research various work-study program opportunities	<b>Instruction</b>	9780789188991	606	para. 3
				9780789188991	606	Question for Thought and Discussion, no. 1
				9780789188991		
				9780789188991		
				9780789188991		
(21) Personal financial literacy. The student understands the various methods available to pay for college and other postsecondary education and training. The student is expected to:	(E) research and evaluate various work-study program opportunities	(ii) evaluate various work-study program opportunities	<b>Instruction</b>	9780789188991	606	para. 3
			<b>Activity</b>	9780789188991	606	Question for Thought and Discussion, no. 1
				9780789188991		
				9780789188991		
				9780789188991		

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(21) Personal financial literacy. The student understands the various methods available to pay for college and other postsecondary education and training. The student is expected to:	(F) investigate nontraditional methods of paying for college or postsecondary education and training	(i) investigate nontraditional methods of paying for college or postsecondary education and training	Instruction	9780789188991		para. 4
			Activity	9780789188991	606	Question for Thought and Discussion, no. 1
				9780789188991		
				9780789188991		
(22) Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology. The student is expected to:	(A) analyze economic information by sequencing, categorizing, identifying cause-and-effect relationships, comparing, contrasting, finding the main idea, summarizing, making generalizations and predictions, and drawing inferences and conclusions	(i) analyze economic information by sequencing	Instruction	9780789188991	39	Figure 3.1
			Activity	9780789188991	68	Graphing Supply and Demand
			Instruction	9780789188991	248-250	final two paragraphs 248, all of 249, top two paragraphs 250
				9780789188991		
				9780789188991		
(22) Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology. The student is expected to:	(A) analyze economic information by sequencing, categorizing, identifying cause-and-effect relationships, comparing, contrasting, finding the main idea, summarizing, making generalizations and predictions, and drawing inferences and conclusions	(ii) analyze economic information by categorizing	Instruction	9780789188991	19-20	Text under What Are Economic Systems?
			Activity	9780789188991	32	Multiple Choice, no. 4
			Activity	9780789188991	33	Multiple Choice, no. 5
			Activity	9780789188991	33	Critical Thinking questions, no. 3
				9780789188991		

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(22) Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology. The student is expected to:	(A) analyze economic information by sequencing, categorizing, identifying cause-and-effect relationships, comparing, contrasting, finding the main idea, summarizing, making generalizations and predictions, and drawing inferences and conclusions	(iii) analyze economic information by identifying cause-and-effect relationships	Instruction	9780789188991	58-59	text under heading How Do Changes in the Demand for or Supply of Affect Its Price
			Activity	9780789188991	15	no. 7
			Activity	9780789188991	503	Questions for Thought and Discussion, nos. 2 and 3
				9780789188991		
				9780789188991		
(22) Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology. The student is expected to:	(A) analyze economic information by sequencing, categorizing, identifying cause-and-effect relationships, comparing, contrasting, finding the main idea, summarizing, making generalizations and predictions, and drawing inferences and conclusions	(iv) analyze economic information by comparing	Instruction	9780789188991	10–11	second column, paragraphs 3-5, table on page 11
			Activity	9780789188991	147	Developing Skills as a Consumer: Shop and Compare activity
			Instruction	9780789188991	509	Text under Comparing Least Developed and Developed Countries
			Activity	9780789188991	437	Discussion questions, no. 2
				9780789188991		

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(22) Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology. The student is expected to:	(A) analyze economic information by sequencing, categorizing, identifying cause-and-effect relationships, comparing, contrasting, finding the main idea, summarizing, making generalizations and predictions, and drawing inferences and conclusions	(v) analyze economic information by contrasting	Instruction	9780789188991	10–11	9
			Activity	9780789188991	424	no. 4
				9780789188991		
				9780789188991		
(22) Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology. The student is expected to:	(A) analyze economic information by sequencing, categorizing, identifying cause-and-effect relationships, comparing, contrasting, finding the main idea, summarizing, making generalizations and predictions, and drawing inferences and conclusions	(vi) analyze economic information by finding the main idea	Instruction	9780789188991	114	Inquiry into Economics, Evaluate the Evidence
			Activity	9780789188991	66	Multiple Choice, no. 1
			Activity	9780789188991	83	Multiple Choice, no. 1
			Activity	9780789188991	129	Multiple Choice, no. 1
(22) Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology. The student is expected to:	(A) analyze economic information by sequencing, categorizing, identifying cause-and-effect relationships, comparing, contrasting, finding the main idea, summarizing, making generalizations and predictions, and drawing inferences and conclusions	(vii) analyze economic information by summarizing	Instruction	9780789188991	367	Paragraph beginning "To summarize:"
			Activity	9780789188991	313	Reading for Greater Understanding

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
			Activity	9780789188991	504	Inquiry into Economics, Share Your Conclusions
				9780789188991		
				9780789188991		
(22) Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology. The student is expected to:	(A) analyze economic information by sequencing, categorizing, identifying cause-and-effect relationships, comparing, contrasting, finding the main idea, summarizing, making generalizations and predictions, and drawing inferences and conclusions	(viii) analyze economic information by making generalizations and predictions	Instruction	9780789188991	497	final two paragraphs & questions in caption accompanying photo
			Activity	9780789188991	503	Questions for Thought and Discussion, no. 2
				9780789188991		
				9780789188991		
				9780789188991		
(22) Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology. The student is expected to:	(A) analyze economic information by sequencing, categorizing, identifying cause-and-effect relationships, comparing, contrasting, finding the main idea, summarizing, making generalizations and predictions, and drawing inferences and conclusions	(ix) analyze economic information by drawing inferences and conclusions	Instruction	9780789188991	122	ad and its caption questions
			Activity	9780789188991	130	Understanding an Advertisement activity
			Instruction	9780789188991	137	second column, first paragraph
				9780789188991		
				9780789188991		

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(22) Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology. The student is expected to:	(B) create economic models, including production-possibilities curves, circular-flow charts, and supply-and-demand graphs, to analyze economic concepts or issues	(i) create economic models, including production-possibilities curves, to analyze economic concepts or issues	Instruction	9780789188991	599–601	Production Possibilities Curve
			Activity	9780789188991	601	Questions 1 to 7
			Instruction	9780789188991	43–44	The Circular Flow of the U.S. Economy
			Activity	9780789188991	51	Understanding the Circular-Flow Model
			Instruction	9780789188991	19	What Are Economic Systems?
(22) Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology. The student is expected to:	(B) create economic models, including production-possibilities curves, circular-flow charts, and supply-and-demand graphs, to analyze economic concepts or issues	(ii) create economic models, including circular-flow charts, to analyze economic concepts or issues	Instruction	9780789188991	43	Figure 3.2
			Activity	9780789188991	51	Understanding the Circular-Flow Model
			Instruction	9780789188991	45	Figure 3.3
			Instruction	9780789188991	46	Figure 3.4
			Instruction	9780789188991	47	Figure 3.5
(22) Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology. The student is expected to:	(B) create economic models, including production-possibilities curves, circular-flow charts, and supply-and-demand graphs, to analyze economic concepts or issues	(iii) create economic models, including supply-and-demand graphs, to analyze economic concepts or issues	Instruction	9780789188991	60	Blue head, first and second paragraph under blue head
			Activity	9780789188991	67	Second blue head, under that head #1 first sentence
				9780789188991		
				9780789188991		
				9780789188991		

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(22) Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology. The student is expected to:	(C) explain a point of view on an economic issue	(i) explain a point of view on an economic issue	Instruction	9780789188991	450	paragraph 1
			Activity	9780789188991	462	No. 4
			Instruction	9780789188991	450	paragraph 1
				9780789188991		
				9780789188991		
(22) Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology. The student is expected to:	(D) analyze and evaluate the validity of economic information from primary and secondary sources for bias, propaganda, point of view, and frame of reference	(i) analyze the validity of economic information from primary sources for bias	Instruction	9780789188991	140	Analyzing and Evaluating Product Information
			Activity	9780789188991	147	Using the Internet
				9780789188991		
				9780789188991		
				9780789188991		
(22) Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology. The student is expected to:	(D) analyze and evaluate the validity of economic information from primary and secondary sources for bias, propaganda, point of view, and frame of reference	(ii) analyze the validity of economic information from primary sources for propaganda	Instruction	9780789188991	463	Using the Internet
			Activity	9780789188991	463	Using the Internet
				9780789188991		
				9780789188991		
				9780789188991		
(22) Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology. The student is expected to:	(D) analyze and evaluate the validity of economic information from primary and secondary sources for bias, propaganda, point of view, and frame of reference	(iii) analyze the validity of economic information from primary sources for point of view	Instruction	9780789188991	404–405	How Large a Role Should Government Play in the Economy?

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
			<b>Activity</b>	9780789188991	424	Inquiry into Economics: Evaluate the Evidence
				9780789188991		
				9780789188991		
				9780789188991		
(22) Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology. The student is expected to:	(D) analyze and evaluate the validity of economic information from primary and secondary sources for bias, propaganda, point of view, and frame of reference	(iv) analyze the validity of economic information from primary sources for frame of reference	<b>Instruction</b>	9780789188991	68	Inquiry into Economics: Evaluate Evidence
			<b>Activity</b>	9780789188991	68	Inquiry into Economics: Evaluate Evidence
				9780789188991		
				9780789188991		
				9780789188991		
(22) Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology. The student is expected to:	(D) analyze and evaluate the validity of economic information from primary and secondary sources for bias, propaganda, point of view, and frame of reference	(v) analyze the validity of economic information from secondary sources for bias	<b>Instruction</b>	9780789188991	140	Analyzing and Evaluating Product Information
			<b>Activity</b>	9780789188991	147	Using the Internet
				9780789188991		
				9780789188991		
				9780789188991		
(22) Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology. The student is expected to:	(D) analyze and evaluate the validity of economic information from primary and secondary sources for bias, propaganda, point of view, and frame of reference	(vi) analyze the validity of economic information from secondary sources for propaganda	<b>Instruction</b>	9780789188991	463	Using the Internet
			<b>Activity</b>	9780789188991	463	Using the Internet
				9780789188991		
				9780789188991		
				9780789188991		

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(22) Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology. The student is expected to:	(D) analyze and evaluate the validity of economic information from primary and secondary sources for bias, propaganda, point of view, and frame of reference	(vii) analyze the validity of economic information from secondary sources for point of view	Instruction	9780789188991	404–405	How Large a Role Should Government Play in the Economy?
			Activity	9780789188991	424	Inquiry into Economics: Evaluate the Evidence
				9780789188991		
				9780789188991		
(22) Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology. The student is expected to:	(D) analyze and evaluate the validity of economic information from primary and secondary sources for bias, propaganda, point of view, and frame of reference	(viii) analyze the validity of economic information from secondary sources for frame of reference	Instruction	9780789188991	68	Inquiry into Economics: Evaluate Evidence
			Activity	9780789188991	68	Inquiry into Economics: Evaluate Evidence
				9780789188991		
				9780789188991		
(22) Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology. The student is expected to:	(D) analyze and evaluate the validity of economic information from primary and secondary sources for bias, propaganda, point of view, and frame of reference	(ix) evaluate the validity of economic information from primary sources for bias	Instruction	9780789188991	140	Analyzing and Evaluating Product Information
			Activity	9780789188991	147	Using the Internet
				9780789188991		
				9780789188991		

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(22) Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology. The student is expected to:	(D) analyze and evaluate the validity of economic information from primary and secondary sources for bias, propaganda, point of view, and frame of reference	(x) evaluate the validity of economic information from primary sources for propaganda	Instruction	9780789188991	463	Using the Internet
			Activity	9780789188991	463	Using the Internet
				9780789188991		
				9780789188991		
(22) Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology. The student is expected to:	(D) analyze and evaluate the validity of economic information from primary and secondary sources for bias, propaganda, point of view, and frame of reference	(xi) evaluate the validity of economic information from primary sources for point of view	Instruction	9780789188991	404–405	How Large a Role Should Government Play in the Economy?
			Activity	9780789188991	424	Inquiry into Economics: Evaluate the Evidence
				9780789188991		
				9780789188991		
(22) Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology. The student is expected to:	(D) analyze and evaluate the validity of economic information from primary and secondary sources for bias, propaganda, point of view, and frame of reference	(xii) evaluate the validity of economic information from primary sources for frame of reference	Instruction	9780789188991	68	Inquiry into Economics: Evaluate Evidence
			Activity	9780789188991	68	Inquiry into Economics: Evaluate Evidence
				9780789188991		
				9780789188991		

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(22) Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology. The student is expected to:	(D) analyze and evaluate the validity of economic information from primary and secondary sources for bias, propaganda, point of view, and frame of reference	(xiii) evaluate the validity of economic information from secondary sources for bias	Instruction	9780789188991	140	Analyzing and Evaluating Product Information
			Activity	9780789188991	147	Using the Internet
				9780789188991		
				9780789188991		
(22) Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology. The student is expected to:	(D) analyze and evaluate the validity of economic information from primary and secondary sources for bias, propaganda, point of view, and frame of reference	(xiv) evaluate the validity of economic information from secondary sources for propaganda	Instruction	9780789188991	463	Using the Internet
			Activity	9780789188991	463	Using the Internet
				9780789188991		
				9780789188991		
(22) Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology. The student is expected to:	(D) analyze and evaluate the validity of economic information from primary and secondary sources for bias, propaganda, point of view, and frame of reference	(xv) evaluate the validity of economic information from secondary sources for point of view	Instruction	9780789188991	404–405	How Large a Role Should Government Play in the Economy?
			Activity	9780789188991	424	Inquiry into Economics: Evaluate the Evidence
				9780789188991		
				9780789188991		

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(22) Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology. The student is expected to:	(D) analyze and evaluate the validity of economic information from primary and secondary sources for bias, propoganda, point of view, and frame of reference	(xvi) evaluate the validity of economic information from secondary sources for frame of reference	Instruction	9780789188991	68	Inquiry into Economics: Evaluate Evidence
			Activity	9780789188991		Inquiry into Economics: Evaluate Evidence
				9780789188991		
				9780789188991		
(22) Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology. The student is expected to:	(E) evaluate economic data using charts, tables, graphs, and maps	(i) evaluate economic data using charts	Instruction	9780789188991	88	Figure 88, first paragraph 89
			Activity	9780789188991	97	Developing Skills in Economcis,no. 1
			Instruction	9780789188991	87-88	final paragraph 87, cont. 88, Figure 91
				9780789188991		
(22) Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology. The student is expected to:	(E) evaluate economic data using charts, tables, graphs, and maps	(ii) evaluate economic data using tables	Instruction	9780789188991	54	table and paragraph below it
			Activity	9780789188991	98	Inflation Hits the Supermarket Activity
			Activity	9780789188991	374	Interpreting a Statistical Table
			Instruction	9780789188991	55	table and paragraph below it
(22) Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology. The student is expected to:	(E) evaluate economic data using charts, tables, graphs, and maps	(iii) evaluate economic data using graphs	Instruction	9780789188991	59	Understanding Economics feature
			Activity	9780789188991	68	SE 68: See 23.C.i below

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(22) Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology. The student is expected to:	(E) evaluate economic data using charts, tables, graphs, and maps	(iv) evaluate economic data using maps	Instruction	9780789188991	470	Figure 31.2
			Activity	9780789188991	477	Where the United States trades activity
				9780789188991		
				9780789188991		
				9780789188991		
(22) Social studies skills. The student applies critical-thinking skills to organize and use information acquired from a variety of valid sources, including electronic technology. The student is expected to:	(F) use appropriate mathematical skills to interpret economic information	(i) use appropriate mathematical skills to interpret economic information	Instruction	9780789188991	81	How a Bank Creates Money Through Loans and the paragraph following
			Activity	9780789188991	97	no. 6
			Instruction	9780789188991	134	final paragraph
			Instruction	9780789188991	161	column 2 (in blue)
			Activity	9780789188991	163	Buying a Major Appliance exercise
(23) Social studies skills. The student communicates in written, oral, and visual forms. The student is expected to:	(A) use economic-related terminology correctly	(i) use economic-related terminology correctly	Instruction	9780789188991	370	Questions for Thought and Discussion, no. 1
			Activity	9780789188991	448	Multiple Choice
			Activity	9780789188991	595	Questions for Thought, no. 1
				9780789188991		
				9780789188991		
(23) Social studies skills. The student communicates in written, oral, and visual forms. The student is expected to:	(B) use standard grammar, spelling, sentence structure, and punctuation	(i) use standard grammar	Instruction	9780789188991	332	Imagine Setting Up a Partnership
			Activity	9780789188991	268	Writing a Letter of Application letter
			Activity	9780789188991	491	no. 1
				9780789188991		
				9780789188991		

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(23) Social studies skills. The student communicates in written, oral, and visual forms. The student is expected to:	(B) use standard grammar, spelling, sentence structure, and punctuation	(ii) use standard spelling	<b>Instruction</b>	9780789188991	164	Writing a Letter of Complaint
			<b>Activity</b>	9780789188991	268	Writing a Letter of Application letter
			<b>Activity</b>	9780789188991	491	no. 2
				9780789188991		
				9780789188991		
(23) Social studies skills. The student communicates in written, oral, and visual forms. The student is expected to:	(B) use standard grammar, spelling, sentence structure, and punctuation	(iii) use standard sentence structure	<b>Instruction</b>	9780789188991	281	Essay Question
			<b>Activity</b>	9780789188991	268	Writing a Letter of Application
			<b>Activity</b>	9780789188991	491	no. 2
				9780789188991		
				9780789188991		
(23) Social studies skills. The student communicates in written, oral, and visual forms. The student is expected to:	(B) use standard grammar, spelling, sentence structure, and punctuation	(iv) use standard punctuation	<b>Instruction</b>	9780789188991	262	Personal Economics
			<b>Activity</b>	9780789188991	268	Writing a Letter of Application letter
			<b>Review</b>	9780789188991	491	no. 2
				9780789188991		
				9780789188991		
(23) Social studies skills. The student communicates in written, oral, and visual forms. The student is expected to:	(C) transfer information from one medium to another, including written to visual and statistical to written or visual, using computer software as appropriate	(i) transfer information from one medium to another, including written to visual, using computer software as appropriate	<b>Instruction</b>	9780789188991	53	Understanding Economics feature
			<b>Activity</b>	9780789188991	68	Inquiry into Economics
				9780789188991		
				9780789188991		
				9780789188991		

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(23) Social studies skills. The student communicates in written, oral, and visual forms. The student is expected to:	(C) transfer information from one medium to another, including written to visual and statistical to written or visual, using computer software as appropriate	(ii) transfer information from one medium to another, including statistical to written or visual, using computer software as appropriate	Instruction	9780789188991	53	SE 53: See 23.C.i above
			Activity	9780789188991	68	SE 53: See 23.C.i above
				9780789188991		
				9780789188991		
(23) Social studies skills. The student communicates in written, oral, and visual forms. The student is expected to:	(D) create written, oral, and visual presentations of economic information	(i) create written presentations of economic information	Instruction	9780789188991	579	How Would You Solve These Problems?
			Activity	9780789188991	332	Imagine Setting up a Partnership, no. 3
			Activity	9780789188991	477	Imported Goods in Your Life
			Activity	9780789188991	491	nos. 1 and 2
			Activity	9780789188991	579	How Would You Solve These Problems?
(23) Social studies skills. The student communicates in written, oral, and visual forms. The student is expected to:	(D) create written, oral, and visual presentations of economic information	(ii) create oral presentations of economic information	Instruction	9780789188991	130	Using the Internet in an Oral Presentation, no. 1
			Activity	9780789188991	130	Using the Internet in an Oral Presentation, no. 2
			Activity	9780789188991	147	Inquiry into Economics
				9780789188991		
			Activity	9780789188991		
(23) Social studies skills. The student communicates in written, oral, and visual forms. The student is expected to:	(D) create written, oral, and visual presentations of economic information	(iii) create visual presentations of economic information	Instruction	9780789188991	53	SE 53: See 23.C.i above
			Activity	9780789188991	68	SE 53: See 23.C.i above

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location
(23) Social studies skills. The student communicates in written, oral, and visual forms. The student is expected to:	(E) attribute ideas and information to source materials and authors	(i) attribute ideas to source materials	Instruction	9780789188991	450-451	laissez-faire and The Wealth of Nations
			Assessment	9780789188991	490-491	Reading for Further Understanding
			Instruction	9780789188991	483-484	text under What Is Globalization?
				9780789188991		
				9780789188991		
(23) Social studies skills. The student communicates in written, oral, and visual forms. The student is expected to:	(E) attribute ideas and information to source materials and authors	(ii) attribute ideas to authors	Instruction	9780789188991	450-451	laissez-faire and Adam Smith
			Assessment	9780789188991	490-491	Reading for Further Understanding
			Instruction	9780789188991	483-484	text under What Is Globalization?
				9780789188991		
				9780789188991		
(23) Social studies skills. The student communicates in written, oral, and visual forms. The student is expected to:	(E) attribute ideas and information to source materials and authors	(iii) attribute information to source materials	Instruction	9780789188991	374	Inquiry into Economics,
			Activity	9780789188991	374	Inquiry into Economics
			Activity	9780789188991	424	Inquiry into Economics
				9780789188991		
				9780789188991		
(23) Social studies skills. The student communicates in written, oral, and visual forms. The student is expected to:	(E) attribute ideas and information to source materials and authors	(iv) attribute information to authors	Instruction	9780789188991	374	Inquiry into Economics
			Activity	9780789188991	374	Inquiry into Economics
				9780789188991		
				9780789188991		
				9780789188991		

Knowledge and Skills Statement	Student Expectation	Breakout	Citation Type	Component ISBN	Page (s)	Specific Location				
<p>(24) Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings. The student is expected to:</p>	<p>(A) use a problem-solving process to identify a problem, gather information, list and consider options, consider advantages and disadvantages, choose and implement a solution, and evaluate the effectiveness of the solution</p>	<p>(i) use a problem-solving process to identify a problem, gather information, list and consider options, consider advantages and disadvantages, choose and implement a solution, and evaluate the effectiveness of the solution</p>	<p><b>Instruction</b></p>	<p>9780789188991</p>	<p>533</p>	<p>How to Solve Problems</p>				
							<p><b>Activity</b></p>	<p>9780789188991</p>	<p>541</p>	<p>What Do You Think?, no. 1</p>
								<p>9780789188991</p>		
								<p>9780789188991</p>		
<p>(24) Social studies skills. The student uses problem-solving and decision-making skills, working independently and with others, in a variety of settings. The student is expected to:</p>	<p>(B) use a decision-making process to identify a situation that requires a decision, gather information, identify options, predict consequences, and take action to implement a decision</p>	<p>(i) use a decision-making process to identify a situation that requires a decision, gather information, identify options, predict consequences, and take action to implement a decision</p>	<p><b>Instruction</b></p>	<p>9780789188991</p>	<p>10, 11</p>	<p>Text under Critical Thinking</p>				
							<p><b>Activity</b></p>	<p>9780789188991</p>	<p>15</p>	<p>Multiple Choice, no. 9</p>
								<p>9780789188991</p>		
								<p>9780789188991</p>		