



INSTRUCTIONAL MATERIALS ADMINISTRATOR

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Recommendation

Yes

Comments: In terms of a regular economics course, I think the level is adequate, but wish the text would push the students occasionally, in particular with a bit more graphical presentation here and there.

My main concern is with the financial literacy section. I understand that the section has been added on for the new standards. My hope had been that more could have been incorporated. My thought is that for regular classes, more financial literacy should be taught, for honors, some but not as much as regular. I am less concerned with AP courses having to include financial literacy. As it stands in this text, all the financial literacy standards are there, but a lot of times in just a restatement of the standard. The financial literacy standards have underlying themes that could be brought out in the text. The financial literacy section is also lacking in interesting applications or activities. All that being said, the score for the text is reasonable as it does "check off" all the boxes. I just view this as an opportunity missed.

Material for Review

Course: Economics with Financial Literacy (2102335)

Title: Pearson Florida Economics , Edition: 1

Copyright: 2018

Author: O'Sullivan/Shefrin

Grade Level: 9 - 12

Content

Answer each item below and select the "Save" button to save your responses. You must select the "Save" button before going to another section or leaving this page to save the answers you have provided. If you are unable to complete the section, you may save your answers and come back to complete at a later time. All items must be answered for a section to be considered complete.

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- 5 - VERY GOOD ALIGNMENT
- 4 - GOOD ALIGNMENT
- 3 - FAIR ALIGNMENT
- 2 - POOR ALIGNMENT
- 1 - VERY POOR/NO ALIGNMENT

Upon completion of all Areas of Review, the Recommendation link will become available with a record of how you scored each section of the evaluation.

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Each set of materials submitted for adoption is evaluated based on each benchmark for that course and the Content, Presentation, and Learning items included in this rubric.

A. Alignment with curriculum 1. A. The content aligns with the state's standards and benchmarks for subject, grade level and learning outcomes.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

The text has made efforts to hit every benchmark. The financial literacy portion is adequately done, but for a topic that could be a lot of fun, this presentation is not. The economics portion is more developed.

2. A. The content is written to the correct skill level of the standards and benchmarks in the course.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

3. A. The materials are adaptable and useful for classroom instruction.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

The text has Quests, etc., that could be helpful.

B. Level of Treatment 4. B. The materials provide sufficient details for students to understand the significance of topics and events.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

For financial literacy, less details. The economics portion is OK for an basic course, but lacking for more advanced courses, for example.

5. B. The level (complexity or difficulty) of the treatment of content matches the standards.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

6. B. The level (complexity or difficulty) of the treatment of content matches the student abilities and grade level.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

The economics portion is OK for an basic course, but lacking for an AP course, for example.

7. B. The level (complexity or difficulty) of the treatment of content matches the time period allowed for teaching.

VERY GOOD ALIGNMENT GOOD ALIGNMENT **FAIR ALIGNMENT** POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

I think the addition of financial literacy to the economics course has made coverage difficult, but the text has given it an attempt.

C. Expertise for Content Development 8. C. The primary and secondary sources cited in the materials reflect expert information for the subject.

VERY GOOD ALIGNMENT GOOD ALIGNMENT **FAIR ALIGNMENT** POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Not a lot of primary sources, but not as important for economics as history or other subjects.

9. C. The primary and secondary sources contribute to the quality of the content in the materials.

VERY GOOD ALIGNMENT GOOD ALIGNMENT **FAIR ALIGNMENT** POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Not a lot of primary sources, but not as important for economics as history or other subjects.

D. Accuracy of Content 10. D. The content is presented accurately. (Material should be devoid of typographical or visual errors).

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

11. D. The content of the material is presented objectively. (Material should be free of bias and contradictions and is noninflammatory in nature).

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

12. D. The content of the material is representative of the discipline? (Material should include prevailing theories, concepts, standards,

and models used with the subject area).

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Yes, for a high school course, it is representative.

13. D. The content of the material is factual accurate. (Materials should be free of mistakes and inconsistencies).

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

E. Currency of Content 14. E. The content is up-to-date according to current research and standards of practice.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Hard to say, as it really does not talk about current research.

15. E. The content is presented to the curriculum, standards, and benchmarks in an appropriate and relevant context.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

16. E. The content is presented in an appropriate and relevant context for the intended learners.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

F. Authenticity of Content 17. F. The content includes connections to life in a context that is meaningful to students.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Yes, throughout text.

18. F. The material includes interdisciplinary connections which are intended to make the content meaningful to students.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

G. Multicultural Representation 19. G. The portrayal of gender, ethnicity, age, work situations, cultural, religious, physical, and various social groups are fair and unbiased. (Please explain any unfair or biased portrayals in the comments section).

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Free of bias as far as I saw.

H. Humanity and Compassion 20. H. The materials portray people and animals with compassion, sympathy, and consideration of their needs and values and exclude hard-core pornography and inhumane treatment. (An exception may be necessary for units covering animal welfare).

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

21. In general, is the content of the benchmarks and standards for this course covered in the material.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Presentation

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A. Comprehensiveness of Student and Teacher Resources 1. A. The comprehensiveness of the student resources address the targeted learning outcomes without requiring the teacher to prepare additional teaching materials for the course.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

B. Alignment of Instructional Components 2. B. All components of the major tool align with the curriculum and each other.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

C. Organization of Instructional Materials 3. C. The materials are consistent and logical organization of the content for the subject area.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Financial literacy section not particularly well designed.

D. Readability of Instructional Materials 4. D. Narrative and visuals engage students in reading or listening as well as in understanding of the content at a level appropriate to the students' abilities.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

E. Pacing of Content 5. E. The amount of content presented at one time or the pace at which it is presented must be of a size or rate that allows students to perceive and understand it.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Accessibility 6. The material contains presentation, navigation, study tool and assistive supports that aid students, including those with disabilities, to access and interact with the material. (For assistance refer to the answers on the UDL questionnaire).

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

7. In general, how well does the submission satisfy PRESENTATION requirements? (The comments should support your responses to the questions in the Presentation section).

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Learning

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A. Motivational Strategies1. A. Instructional materials include features to maintain learner motivation.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT
Justification:

B. Teaching a Few "Big Ideas"2. B. Instructional materials thoroughly teach a few important ideas, concepts, or themes.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT
Justification:
The organization does try to focus the student on main ideas by combining topics that in other texts might be separate.

C. Explicit Instruction3. C. The materials contain clear statements of information and outcomes.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT
Justification:
OK, but coverage is not as in depth as it could be - for example, better explanation of shifts of supply and demand in a graphical context.

D. Guidance and Support4. D. The materials provide guidance and support to help students safely and successfully become more independent learners and thinkers.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT
Justification:

5. D. Guidance and support must be adaptable to developmental differences and various learning styles.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT
Justification:

E. Active Participation of Students6. E. The materials engage the physical and mental activity of students during the learning process.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT
Justification:

7. E. Rate how well the materials include organized activities that are logical extensions of content, goals, and objectives.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT
Justification:

F. Targeted Instructional Strategies8. F. Instructional materials include the strategies known to be successful for teaching the learning outcomes targeted in the curriculum requirements.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT
 Justification:

9. F. The instructional strategies incorporated in the materials are effective in teaching the targeted outcomes.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT
 Justification:

G. Targeted Assessment Strategies 10. G. The materials correlate assessment strategies to the desired learning outcomes.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT
 Justification:

11. G. the assessment strategies incorporated in the materials are effective in assessing the learners' performance with regard to the targeted outcomes.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT
 Justification:

Universal Design for Learning 12. This submission incorporates strategies, materials, activities, etc., that consider the needs of all students.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT
 Justification:

13. In general, does the submission satisfy LEARNING requirements? (The comments should support your responses to the questions in the Learning section.)

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT
 Justification:

Standards

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When looking at standards alignment reviewers should consider not only the robustness of the standard coverage but also the content complexity (depth of knowledge level) if appropriate. More information on content complexity as it relates to Florida standards can be found at: http://www.cpalms.org/Uploads/docs/CPALMS/initiatives/contentcomplexity/CPALMS_ccdefinitions_140711.pdf For example, if the standard is marked as a level 3 (strategic reasoning and complex thinking) then the materials coverage should reflect this. If the materials coverage is only sufficient to allow for recall (level 1) then this should be reflected in the points assigned.

1. **SS.912.E.1.1:** Identify the factors of production and why they are necessary for the production of goods and services.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Standard, entrepreneurs listed as using resources.

2. **SS.912.E.1.10:** Explain the use of fiscal policy (taxation, spending) to promote price stability, full employment, and economic growth.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Basic explanation of fiscal policy, OK.

3. **SS.912.E.1.11:** Explain how the Federal Reserve uses the tools of monetary policy (discount rate, reserve requirement, open market operations) to promote price stability, full employment, and economic growth.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Described well.

4. **SS.912.E.1.12:** Examine the four phases of the business cycle (peak, contraction - unemployment, trough, expansion - inflation).

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Defined with graph.

5. **SS.912.E.1.13:** Explain the basic functions and characteristics of money, and describe the composition of the money supply in the United States.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Standard treatment.

6. **SS.912.E.1.14:** Compare credit, savings, and investment services available to the consumer from financial institutions.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Yes, blended a bit with types of institutions. This benchmark overlaps with financial literacy standards.

7. **SS.912.E.1.15:** Describe the risk and return profiles of various investment vehicles and the importance of diversification.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Yes, covered well.

8. **SS.912.E.1.16:** Construct a one-year budget plan for a specific career path including expenses and construction of a credit plan for purchasing a major item.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Not done with career path, but budgeting fine.

9. **SS.912.E.1.2:** Analyze production possibilities curves to explain choice, scarcity, and opportunity costs.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

I would prefer opp cost labeled in diagram.

10. **SS.912.E.1.3:** Compare how the various economic systems (traditional, market, command, mixed) answer the questions: (1) What to produce?; (2) How to produce?; and (3) For whom to produce?

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Covered well.

11. **SS.912.E.1.4:** Define supply, demand, quantity supplied, and quantity demanded; graphically illustrate situations that would cause changes in each, and demonstrate how the equilibrium price of a product is determined by the interaction of supply and demand in the market place.

VERY GOOD ALIGNMENT GOOD ALIGNMENT **FAIR ALIGNMENT** POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Arrows in demand shift are not horizontal, like they are in the supply shift. Better explanation of increase/decrease in demand if horizontal (and more correct).

12. **SS.912.E.1.5:** Compare different forms of business organizations.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:
Covered.

13. **SS.912.E.1.6:** Compare the basic characteristics of the four market structures (monopoly, oligopoly, monopolistic competition, pure competition).

VERY GOOD ALIGNMENT GOOD ALIGNMENT **FAIR ALIGNMENT** POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:
Described. Might consider graphical treatment of monopolistic competition.

14. **SS.912.E.1.7:** Graph and explain how firms determine price and output through marginal cost analysis.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT **POOR ALIGNMENT** VERY POOR/NO ALIGNMENT

Justification:
Monopoly graph on page 152 horrible. Why are we truncating the curves? I don't see how students will be able to see relationship between D and MR with parts of curves given.

15. **SS.912.E.1.8:** Explain ways firms engage in price and nonprice competition.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:
Covered.

16. **SS.912.E.1.9:** Describe how the earnings of workers are determined.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:
Done, supply and demand for labor could be better described.

17. **SS.912.E.2.1:** Identify and explain broad economic goals.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:
Nice to see included.

18. **SS.912.E.2.10:** Describe the organization and functions of the Federal Reserve System.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:
Done.

19. **SS.912.E.2.11:** Assess the economic impact of negative and positive externalities on the local, state, and national environment.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT **POOR ALIGNMENT** VERY POOR/NO ALIGNMENT

Justification:
Very limited treatment - I am not sure students will really understand based on presentation.

20. **SS.912.E.2.12:** Construct a circular flow diagram for an open-market economy including elements of households, firms, government, financial institutions, product and factor markets, and international trade.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:
Covered.

21. **SS.912.E.2.2:** Use a decision-making model to analyze a public policy issue affecting the student's community that incorporates defining a problem, analyzing the potential consequences, and considering the alternatives.

VERY GOOD ALIGNMENT GOOD ALIGNMENT **FAIR ALIGNMENT** POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

22. **SS.912.E.2.3:** Research contributions of entrepreneurs, inventors, and other key individuals from various gender, social, and ethnic backgrounds in the development of the United States.

VERY GOOD ALIGNMENT GOOD ALIGNMENT **FAIR ALIGNMENT** POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:
Some discussion.

23. **SS.912.E.2.4:** Diagram and explain the problems that occur when government institutes wage and price controls, and explain the rationale for these controls.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:
Standard.

24. **SS.912.E.2.5:** Analyze how capital investments may impact productivity and economic growth.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:
Standard.

25. **SS.912.E.2.6:** Examine the benefits of natural monopolies and the purposes of government regulation of these monopolies.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

26. **SS.912.E.2.7:** Identify the impact of inflation on society.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

OK, but reasons for inflation (money supply, AD, AS) are really two reasons since money supply works through AD. Why not show graph?

27. **SS.912.E.2.8:** Differentiate between direct and indirect taxes, and describe the progressivity of taxes (progressive, proportional, regressive).

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

28. **SS.912.E.2.9:** Analyze how changes in federal spending and taxation affect budget deficits and surpluses and the national debt.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

29. **SS.912.E.3.1:** Demonstrate the impact of inflation on world economies.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

30. **SS.912.E.3.2:** Examine absolute and comparative advantage, and explain why most trade occurs because of comparative advantage.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

OK.

31. **SS.912.E.3.3:** Discuss the effect of barriers to trade and why nations sometimes erect barriers to trade or establish free trade zones.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

More on effects of barriers would be better.

32. **SS.912.E.3.4:** Assess the economic impact of negative and positive externalities on the international environment.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT **VERY POOR/NO ALIGNMENT**

Justification:

Mentioned, but no real analysis.

33. **SS.912.E.3.5:** Compare the current United States economy with other developed and developing nations.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Covered.

34. **SS.912.E.3.6:** Differentiate and draw conclusions about historical economic thought theorized by economists.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Examples given.

35. **SS.912.FL.1.1:** Discuss that people choose jobs or careers for which they are qualified based on non-income factors, such as job satisfaction, independence, risk, family, or location.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT **POOR ALIGNMENT** VERY POOR/NO ALIGNMENT

Justification:

Well, the book includes a rewording of the standard, but not very motivating.

36. **SS.912.FL.1.2:** Explain that people vary in their willingness to obtain more education or training because these decisions involve incurring immediate costs to obtain possible future benefits. Describe how discounting the future benefits of education and training may lead some people to pass up potentially high rates of return that more education and training may offer.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Yes, better discussion for this standard than previous.

37. **SS.912.FL.1.3:** Evaluate ways people can make more informed education, job, or career decisions by evaluating the benefits and costs of different choices.

VERY GOOD ALIGNMENT GOOD ALIGNMENT **FAIR ALIGNMENT** POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Specifically compare costs and benefits...

38. **SS.912.FL.1.4:** Analyze the reasons why the wage or salary paid to workers in jobs is usually determined by the labor market and that businesses are generally willing to pay more productive workers higher wages or salaries than less productive workers.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Linked to productivity in labor market section.

39. **SS.912.FL.1.5:** Discuss reasons why changes in economic conditions or the labor market can cause changes in a worker's income or may cause unemployment.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

40. **SS.912.FL.1.6:** Explain that taxes are paid to federal, state, and local governments to fund government goods and services and transfer payments from government to individuals and that the major types of taxes are income taxes, payroll (Social Security) taxes, property taxes, and sales taxes.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

41. **SS.912.FL.1.7:** Discuss how people's sources of income, amount of income, as well as the amount and type of spending affect the types and amounts of taxes paid.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

42. **SS.912.FL.2.1:** Compare consumer decisions as they are influenced by the price of a good or service, the price of alternatives, and the consumer's income as well as his or her preferences.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

43. **SS.912.FL.2.2:** Analyze situations in which when people consume goods and services, their consumption can have positive and negative effects on others.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Mentioned.

44. **SS.912.FL.2.3:** Discuss that when buying a good, consumers may consider various aspects of the product including the product's features. Explain why for goods that last for a longer period of time, the consumer should consider the product's durability and maintenance costs.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Discussed.

45. **SS.912.FL.2.4:** Describe ways that consumers may be influenced by how the price of a good is expressed.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT **VERY POOR/NO ALIGNMENT**

Justification:

This is a behavioral economics standard - student should understand why car dealers want to talk in terms of monthly cost and why prices for grocery items are 10 for \$10, for example.

46. **SS.912.FL.2.5:** Discuss ways people incur costs and realize benefits when searching for information related to their purchases of goods and services and describe how the amount of information people should gather depends on the benefits and costs of the information.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Some on information research.

47. **SS.912.FL.2.6:** Explain that people may choose to donate money to charitable organizations and other not-for-profits because they gain satisfaction from donating.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT **POOR ALIGNMENT** VERY POOR/NO ALIGNMENT

Justification:

Restatement of standard included in text, but little done with it.

48. **SS.912.FL.2.7:** Examine governments establishing laws and institutions to provide consumers with information about goods or services being purchased and to protect consumers from fraud.

VERY GOOD ALIGNMENT GOOD ALIGNMENT **FAIR ALIGNMENT** POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

More should in in personal finance handbook, brief mention of FTC.

49. **SS.912.FL.3.1:** Discuss the reasons why some people have a tendency to be impatient and choose immediate spending over saving for the future.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Behavioral economics standard, kind of covered.

50. **SS.912.FL.3.2:** Examine the ideas that inflation reduces the value of money, including savings, that the real interest rate expresses the rate of return on savings, taking into account the effect of inflation and that the real interest rate is calculated as the nominal interest rate minus the rate of inflation.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Covered in inflation.

51. **SS.912.FL.3.3:** Compare the difference between the nominal interest rate which tells savers how the dollar value of their savings or investments will grow, and the real interest rate which tells savers how the purchasing power of their savings or investments will grow.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT **POOR ALIGNMENT** VERY POOR/NO ALIGNMENT

Justification:

Not really covered in sections indicated or in index.

52. **SS.912.FL.3.4:** Describe ways that money received (or paid) in the future can be compared to money held today by discounting the future value based on the rate of interest.

VERY GOOD ALIGNMENT GOOD ALIGNMENT **FAIR ALIGNMENT** POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

53. **SS.912.FL.3.5:** Explain ways that government agencies supervise and regulate financial institutions to help protect the safety, soundness, and legal compliance of the nation's banking and financial system.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Not much beyond Fed, but OK.

54. **SS.912.FL.3.6:** Describe government policies that create incentives and disincentives for people to save.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

IRA, Roth IRA, 401(k) covered. Not indicated in publisher form.

55. **SS.912.FL.3.7:** Explain how employer benefit programs create incentives and disincentives to save and how an employee's decision to save can depend on how the alternatives are presented by the employer.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

OK, but second part of standard is reference to opt-in vs. opt-out programs.

56. **SS.912.FL.4.1:** Discuss ways that consumers can compare the cost of credit by using the annual percentage rate (APR), initial fees charged, and fees charged for late payment or missed payments.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT **POOR ALIGNMENT** VERY POOR/NO ALIGNMENT

Justification:

Examples would be good.

57. **SS.912.FL.4.10:** Analyze the fact that, in extreme cases, bankruptcy may be an option for consumers who are unable to repay debt, and although bankruptcy provides some benefits, filing for bankruptcy also entails considerable costs, including having notice of the bankruptcy appear on a consumer's credit report for up to 10 years.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Described with warnings about bankruptcy.

58. **SS.912.FL.4.11:** Explain that people often apply for a mortgage to purchase a home and identify a mortgage is a type of loan that is secured by real estate property as collateral.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

59. **SS.912.FL.4.12:** Discuss that consumers who use credit should be aware of laws that are in place to protect them and that these include requirements to provide full disclosure of credit terms such as APR and fees, as well as protection against discrimination and abusive marketing or collection practices.

VERY GOOD ALIGNMENT GOOD ALIGNMENT **FAIR ALIGNMENT** POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Described, but briefly. (Truth in Lending Act, etc.)

60. **SS.912.FL.4.13:** Explain that consumers are entitled to a free copy of their credit report annually so that they can verify that no errors were made that might increase their cost of credit.

VERY GOOD ALIGNMENT GOOD ALIGNMENT **FAIR ALIGNMENT** POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

More needed on how a low/high credit score will impact your costs. This is important and one paragraph is not sufficient.

61. **SS.912.FL.4.2:** Discuss that banks and financial institutions sometimes compete by offering credit at low introductory rates, which increase after a set period of time or when the borrower misses a payment or makes a late payment.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Discussed.

62. **SS.912.FL.4.3:** Explain that loans can be unsecured or secured with collateral, that collateral is a piece of property that can be sold by the lender to recover all or part of a loan if the borrower fails to repay. Explain why secured loans are viewed as having less risk and why lenders charge a lower interest rate than they charge for unsecured loans.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Discussed briefly.

63. **SS.912.FL.4.4:** Describe why people often make a cash payment to the seller of a good—called a down payment—in order to reduce the amount they need to borrow. Describe why lenders may consider loans made with a down payment to have less risk because the down payment gives the borrower some equity or ownership right away and why these loans may carry a lower interest rate.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Discussed briefly.

64. **SS.912.FL.4.5:** Explain that lenders make credit decisions based in part on consumer payment history. Credit bureaus record borrowers' credit and payment histories and provide that information to lenders in credit reports.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Discussed briefly.

65. **SS.912.FL.4.6:** Discuss that lenders can pay to receive a borrower's credit score from a credit bureau and that a credit score is a number based on information in a credit report and assesses a person's credit risk.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:
Discussed briefly.

66. **SS.912.FL.4.7:** Describe that, in addition to assessing a person's credit risk, credit reports and scores may be requested and used by employers in hiring decisions, landlords in deciding whether to rent apartments, and insurance companies in charging premiums.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:
Discussed briefly.

67. **SS.912.FL.4.8:** Examine the fact that failure to repay a loan has significant consequences for borrowers such as negative entries on their credit report, repossession of property (collateral), garnishment of wages, and the inability to obtain loans in the future.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:
Discussed briefly.

68. **SS.912.FL.4.9:** Explain that consumers who have difficulty repaying debt can seek assistance through credit counseling services and by negotiating directly with creditors.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:
Discussed briefly.

69. **SS.912.FL.5.1:** Compare the ways that federal, state, and local tax rates vary on different types of investments. Describe the taxes effect on the after-tax rate of return of an investment.

VERY GOOD ALIGNMENT GOOD ALIGNMENT **FAIR ALIGNMENT** POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:
Not really covered in terms of an individual investor.

70. **SS.912.FL.5.10:** Explain that people vary in their willingness to take risks because the willingness to take risks depends on factors such as personality, income, and family situation.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

71. **SS.912.FL.5.11:** Describe why an economic role for a government may exist if individuals do not have complete information about the nature of alternative investments or access to competitive financial markets.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT **POOR ALIGNMENT** VERY POOR/NO ALIGNMENT

Justification:
Not really covered.

72. **SS.912.FL.5.12:** Compare the Securities and Exchange Commission (SEC), the Federal Reserve, and other government agencies that regulate financial markets.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:
Covered separately, briefly for SEC.

73. **SS.912.FL.5.2:** Explain how the expenses of buying, selling, and holding financial assets decrease the rate of return from an investment.

VERY GOOD ALIGNMENT GOOD ALIGNMENT **FAIR ALIGNMENT** POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:
Mentioned haphazardly. One important point is to check the expenses of mutual funds before investing.

74. **SS.912.FL.5.3:** Discuss that buyers and sellers in financial markets determine prices of financial assets and therefore influence the rates of return on those assets.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

75. **SS.912.FL.5.4:** Explain that an investment with greater risk than another investment will commonly have a lower market price, and therefore a higher rate of return, than the other investment.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

76. **SS.912.FL.5.5:** Explain that shorter-term investments will likely have lower rates of return than longer-term investments.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

77. **SS.912.FL.5.6:** Describe how diversifying investments in different types of financial assets can lower investment risk.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

78. **SS.912.FL.5.7:** Describe how financial markets adjust to new financial news and that prices in those markets reflect what is known about those financial assets.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

79. **SS.912.FL.5.8:** Discuss ways that the prices of financial assets are affected by interest rates and explain that the prices of financial assets are also affected by changes in domestic and international economic conditions, monetary policy, and fiscal policy.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

80. **SS.912.FL.5.9:** Examine why investors should be aware of tendencies that people have that may result in poor choices, which may include avoiding selling assets at a loss because they weigh losses more than they weigh gains and investing in financial assets with which they are familiar, such as their own employer's stock or domestic rather than international stocks.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Again, behavioral benchmark. Just restating the standard in the text.

81. **SS.912.FL.6.1:** Describe how individuals vary with respect to their willingness to accept risk and why most people are willing to pay a small cost now if it means they can avoid a possible larger loss later.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Yes, with examples.

82. **SS.912.FL.6.10:** Compare federal and state regulations that provide some remedies and assistance for victims of identity theft.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

83. **SS.912.FL.6.2:** Analyze how judgment regarding risky events is subject to errors because people tend to overestimate the probability of infrequent events, often because they've heard of or seen a recent example.

VERY GOOD ALIGNMENT GOOD ALIGNMENT **FAIR ALIGNMENT** POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Again, just restatement of benchmark. This is a behavioral economics benchmark.

84. **SS.912.FL.6.3:** Describe why people choose different amounts of insurance coverage based on their willingness to accept risk, as well as their occupation, lifestyle, age, financial profile, and the price of insurance.

VERY GOOD ALIGNMENT GOOD ALIGNMENT FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Nice short examples given.

85. **SS.912.FL.6.4:** Explain that people may be required by governments or by certain types of contracts (e.g., home mortgages) to purchase some types of insurance.

VERY GOOD ALIGNMENT GOOD ALIGNMENT **FAIR ALIGNMENT** POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Again, just stated. I think the statement about government requiring properties to have flood insurance needs to emphasize that it is for properties with mortgages.

86. **SS.912.FL.6.5:** Describe how an insurance contract can increase the probability or size of a potential loss because having the

insurance results in the person taking more risks, and that policy features such as deductibles and copayments are cost-sharing features that encourage the policyholder to take steps to reduce the potential size of a loss (claim).

VERY GOOD ALIGNMENT GOOD ALIGNMENT **FAIR ALIGNMENT** POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

87. **SS.912.FL.6.6:** Explain that people can lower insurance premiums by behaving in ways that show they pose a lower risk.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Stated.

88. **SS.912.FL.6.7:** Compare the purposes of various types of insurance, including that health insurance provides for funds to pay for health care in the event of illness and may also pay for the cost of preventative care; disability insurance is income insurance that provides funds to replace income lost while an individual is ill or injured and unable to work; property and casualty insurance pays for damage or loss to the insured's property; life insurance benefits are paid to the insured's beneficiaries in the event of the policyholder's death.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

89. **SS.912.FL.6.8:** Discuss the fact that, in addition to privately purchased insurance, some government benefit programs provide a social safety net to protect individuals from economic hardship created by unexpected events.

VERY GOOD ALIGNMENT GOOD ALIGNMENT **FAIR ALIGNMENT** POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Mentioned.

90. **SS.912.FL.6.9:** Explain that loss of assets, wealth, and future opportunities can occur if an individual's personal information is obtained by others through identity theft and then used fraudulently, and that by managing their personal information and choosing the environment in which it is revealed, individuals can accept, reduce, and insure against the risk of loss due to identity theft.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

91. **SS.912.G.2.2:** Describe the factors and processes that contribute to the differences between developing and developed regions of the world.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

92. **SS.912.G.3.3:** Use geographic terms and tools to explain differing perspectives on the use of renewable and non-renewable resources in Florida, the United States, and the world.

VERY GOOD ALIGNMENT GOOD ALIGNMENT **FAIR ALIGNMENT** POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

93. **SS.912.G.4.4:** Use geographic terms and tools to analyze case studies of issues in globalization.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

94. **ELD.K12.ELL.SI.1:** English language learners communicate for social and instructional purposes within the school setting.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

95. **ELD.K12.ELL.SS.1:** English language learners communicate information, ideas and concepts necessary for academic success in the content area of Social Studies.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

96. **HE.912.C.2.4:** Evaluate how public health policies and government regulations can influence health promotion and disease prevention.

VERY GOOD ALIGNMENT GOOD ALIGNMENT **FAIR ALIGNMENT** POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

97. **LAFS.1112.RH.1.1:** Cite specific textual evidence to support analysis of primary and secondary sources, connecting insights gained from specific details to an understanding of the text as a whole.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

Adam Smith, for example.

98. **LAFS.1112.RH.1.2:** Determine the central ideas or information of a primary or secondary source; provide an accurate summary that makes clear the relationships among the key details and ideas.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

99. **LAFS.1112.RH.1.3:** Evaluate various explanations for actions or events and determine which explanation best accords with textual evidence, acknowledging where the text leaves matters uncertain.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

100. **LAFS.1112.RH.2.4:** Determine the meaning of words and phrases as they are used in a text, including analyzing how an author uses and refines the meaning of a key term over the course of a text (e.g., how Madison defines faction in Federalist No. 10).

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

101. **LAFS.1112.SL.1.1:** Initiate and participate effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grades 11–12 topics, texts, and issues, building on others' ideas and expressing their own clearly and persuasively.

- a. Come to discussions prepared, having read and researched material under study; explicitly draw on that preparation by referring to evidence from texts and other research on the topic or issue to stimulate a thoughtful, well-reasoned exchange of ideas.
- b. Work with peers to promote civil, democratic discussions and decision-making, set clear goals and deadlines, and establish individual roles as needed.
- c. Propel conversations by posing and responding to questions that probe reasoning and evidence; ensure a hearing for a full range of positions on a topic or issue; clarify, verify, or challenge ideas and conclusions; and promote divergent and creative perspectives.
- d. Respond thoughtfully to diverse perspectives; synthesize comments, claims, and evidence made on all sides of an issue; resolve contradictions when possible; and determine what additional information or research is required to deepen the investigation or complete the task.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

102. **LAFS.1112.SL.1.2:** Integrate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, orally) in order to make informed decisions and solve problems, evaluating the credibility and accuracy of each source and noting any discrepancies among the data.

VERY GOOD ALIGNMENT GOOD ALIGNMENT **FAIR ALIGNMENT** POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

For an economics text, I would have hoped for more graphical analysis to communicate information.

103. **LAFS.1112.SL.1.3:** Evaluate a speaker's point of view, reasoning, and use of evidence and rhetoric, assessing the stance, premises, links among ideas, word choice, points of emphasis, and tone used.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

104. **LAFS.1112.SL.2.4:** Present information, findings, and supporting evidence, conveying a clear and distinct perspective, such that listeners can follow the line of reasoning, alternative or opposing perspectives are addressed, and the organization, development, substance, and style are appropriate to purpose, audience, and a range of formal and informal tasks.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT

Justification:

105. **LAFS.1112.WHST.1.1:** Write arguments focused on discipline-specific content.

- a. Introduce precise, knowledgeable claim(s), establish the significance of the claim(s), distinguish the claim(s) from alternate or opposing claims, and create an organization that logically sequences the claim(s), counterclaims, reasons, and evidence.
- b. Develop claim(s) and counterclaims fairly and thoroughly, supplying the most relevant data and evidence for each while pointing out the strengths and limitations of both claim(s) and counterclaims in a discipline-appropriate form that anticipates the audience’s knowledge level, concerns, values, and possible biases.
- c. Use words, phrases, and clauses as well as varied syntax to link the major sections of the text, create cohesion, and clarify the relationships between claim(s) and reasons, between reasons and evidence, and between claim(s) and counterclaims.
- d. Establish and maintain a formal style and objective tone while attending to the norms and conventions of the discipline in which they are writing.
- e. Provide a concluding statement or section that follows from or supports the argument presented.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT
 Justification:

106. **LAFS.1112.WHST.1.2:** Write informative/explanatory texts, including the narration of historical events, scientific procedures/ experiments, or technical processes.

- a. Introduce a topic and organize complex ideas, concepts, and information so that each new element builds on that which precedes it to create a unified whole; include formatting (e.g., headings), graphics (e.g., figures, tables), and multimedia when useful to aiding comprehension.
- b. Develop the topic thoroughly by selecting the most significant and relevant facts, extended definitions, concrete details, quotations, or other information and examples appropriate to the audience’s knowledge of the topic.
- c. Use varied transitions and sentence structures to link the major sections of the text, create cohesion, and clarify the relationships among complex ideas and concepts.
- d. Use precise language, domain-specific vocabulary and techniques such as metaphor, simile, and analogy to manage the complexity of the topic; convey a knowledgeable stance in a style that responds to the discipline and context as well as to the expertise of likely readers.
- e. Provide a concluding statement or section that follows from and supports the information or explanation provided (e.g., articulating implications or the significance of the topic).

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT
 Justification:

107. **LAFS.1112.WHST.2.4:** Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT
 Justification:

108. **LAFS.1112.WHST.2.5:** Develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach, focusing on addressing what is most significant for a specific purpose and audience.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT
 Justification:

109. **LAFS.1112.WHST.2.6:** Use technology, including the Internet, to produce, publish, and update individual or shared writing products in response to ongoing feedback, including new arguments or information.

VERY GOOD ALIGNMENT **GOOD ALIGNMENT** FAIR ALIGNMENT POOR ALIGNMENT VERY POOR/NO ALIGNMENT
 Justification:

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