



INSTRUCTIONAL MATERIALS ADMINISTRATOR

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Recommendation

Yes

Comments: Although it appears that I have rated the materials slightly lower than the recommended score, I am looking holistically at the material. I have used and reviewed other Economics textbooks over the years, and I prefer the simple, straight-forward delivery of the content standard. This material does cover the course adequately, so if a district adoption committee gets together and the experienced Economics teachers and district curriculum committees all decide that they want to use this material, then I imagine they will do a very good job with it. Even if one experienced Economics teacher decides that out of all of the choices, he wants to use this publisher's material to teach the course, then I imagine that he will do an outstanding job with it. To some extent, it is the skill, knowledge, and experience of the teacher that is more important than the adopted text and ancillary material. This material can be an effective teaching/learning tool. I prefer to give the teachers and districts a variety of acceptable choices. It might fit a certain teaching style and be a great fit for the right class/school/teacher/district.

Material for Review

Course: Economics with Financial Literacy (2102335)

Title: Economics , Edition: 1

Copyright: 2018

Author: Clayton

Grade Level: 9 - 12

Content

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To answer each item, select the appropriate rating from the following scale:

5 - VERY GOOD ALIGNMENT

4 - GOOD ALIGNMENT

3 - FAIR ALIGNMENT

2 - POOR ALIGNMENT

1 - VERY POOR/NO ALIGNMENT

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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 curriculum1. 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:

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:
Difficult level of conceptual understanding so should actually be taught to seniors in high school

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:
Students will like many of the digital resources

B. Level of Treatment4. 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:

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:
This is a very hard course for many high school students and should be taught to seniors and advanced juniors

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:
If taught in a single semester, all standards cannot be completed to their maximum effectiveness--course covers micro, macro, and personal finance all in one semester. Should be a full year

C. Expertise for Content Development8. 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:

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:

D. Accuracy of Content10. 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:

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:

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:

Would like to be able to page through the entire book at once. For example, how many pages is the text? Cannot be determined because of the formatting of the chapters and sections. (I cannot merely turn to page 127, can I?)

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:

Much of the real-world connections must be made by the learner with guidance from economics teacher.

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:

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:

It is very hard to cover these exact standards and benchmarks in a text because of how extensive they are. The application of the concepts should be led by an effective economics teacher.

Presentation

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A. Comprehensiveness of Student and Teacher Resources1. 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:
 Some info will need enrichment by teacher

B. Alignment of Instructional Components2. 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:
 Some weak but most are satisfactory

C. Organization of Instructional Materials3. 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:

D. Readability of Instructional Materials4. 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:
 Some students will struggle with the reading level and engagement of narrative text

E. Pacing of Content5. 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:
 Is a lot to cover if only one semester

Accessibility6. 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:
 A lot of resources and visuals for support

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:
 Visual aids in digit resources will be appreciated by those who do not proficiently process text

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:
Numerous digital resources should help engagement

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:
Numerous standards and benchmarks

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:
Has good guiding or essential questions

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:
Digital resources for students can help them self-assess

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:
Digital resources include reteaching materials and visual aids

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:
Mental more than physical

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:
Numerous digital resources to help extend lessons

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:
Both formative and summative/formal and informal assessments included

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:
Some ELL and SWD will struggle with the text and concepts

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:
Covers the course and standards and provides a plethora of resources in multi media

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:

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:

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:

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:

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:
Full chapter on money

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:
Included in personal finance chapter 19

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:

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:
Can be constructed after a full study of personal finance- chapter 19

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:

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:

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:

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:

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:

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:
resources exist for this in the digital resources

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:

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:

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:
Ch 3 lesson 3

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:
Ch 16

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:

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:

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:
Chapter one correlations (which are listed in the standards alignment chart) are too broad and general for students to analyze public policy.

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:
MHE standards correlation chart only list a few

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:
Graphs are not exactly embedded in the narrative text and therefore students may not integrate the learning as easily as they would if the graphs were embedded in the narrative

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:

Students will need guidance and modeling--application of concepts

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:

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:

Ch 14 lesson 1

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:

Ch 14 lesson 2

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:

Ch 13 lesson 2

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:

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:

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:

application of concept may need specific examples

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:

Much of this discussion revolves around general concepts and theoretical issues (such as societal values)

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:

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:

a good teacher would turn this into a discussion by drawing out real world examples from the students.

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:

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:

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:

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:
detailed discussion of taxation

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:
non-price competition

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:

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:

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:
Chapter 7, Lesson 1, page 5, paragraph 1...is specifically about the pricing of designer clothes--not about HOW the price is expressed

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:

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:

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:

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:
This standards says reasons why people don't save, not why they should save. Text discusses why you should save.

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:

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:
Ch 13 lesson 2 page 7 should have a more explicit discussion with highlighted vocabulary and definitions related to this standard

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:

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:

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:

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:

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:

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:

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:

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:

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:

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:

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:

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:

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:

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:

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:

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:

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:

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:

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:

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:
needs more explicit discussion

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:

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:
MHE Economics standards correlation guide has no correlation at all provided for this standard

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:
These are pages explaining different types of insurance—I see the connection to the standard, but not a clear connection. For example, probability of automobile accident or need for a trip to the doctor is much different that probability of having home destroyed due to hurricane or earthquake

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:

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:

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:

Needs to be more explicitly focused on this standard

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:

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:

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:
This is an extensive geography standard and requires a good amount of information

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:
Teacher will need ESOL strategies

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:
Apparently there is a Spanish glossary for ELL students but I don't really see a Spanish version or translation of the text

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:
Evaluation of specific policies will need research and discussion/analysis

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:
opportunities exist throughout the text and course

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:
opportunities exist throughout the text and course

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:
Concepts must be applied to real-world examples

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:
Economics lends itself to this standard--key terms, phrases, definitions, concepts, and application

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:
opportunities exist throughout the text and course

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:

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:
opportunities exist throughout the text and course

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:
opportunities exist throughout the text and course

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:
opportunities exist throughout the text and course

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:
opportunities exist throughout the text and course

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:
opportunities exist throughout the text and course

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:
opportunities exist throughout the text and course

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