Unit Title: Show Me the Money

INSTRUCTIONAL UNIT AUTHORS

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BASED ON A CURRICULUM OVERVIEW SAMPLE AUTHORED BY

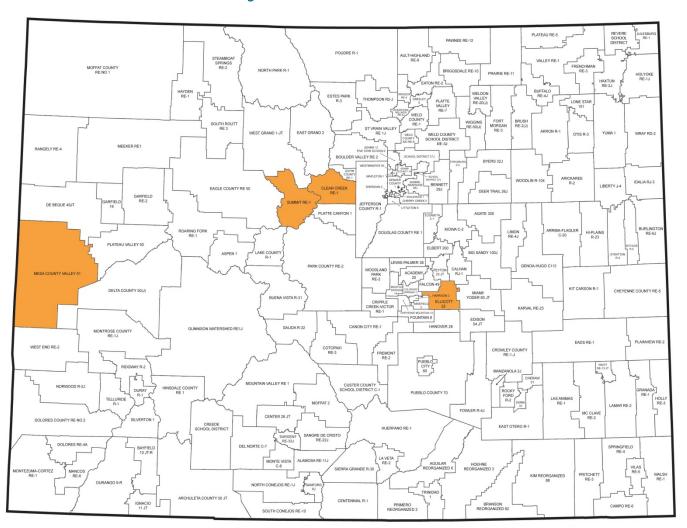
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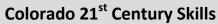
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This unit was authored by a team of Colorado educators. The template provided one example of unit design that enabled teacherauthors to organize possible learning experiences, resources, differentiation, and assessments. The unit is intended to support teachers, schools, and districts as they make their own local decisions around the best instructional plans and practices for all students.

Content Area	Social Studies	Grade Level	6 th Grade				
Course Name/Course Code	Course Name/Course Code 6 th Grade Social Studies						
Standard	Grade Level Expectations (GLE)	Grade Level Expectations (GLE) GLE Code					
1. History	1. Analyze and interpret historical sources to ask and research historical questions SS09-GR.6						
	2. The historical eras, individuals, groups, ideas and themes in regions of the Western Hemisphere and their relationships with one another						
2. Geography	Use geographic tools to solve problems	SS09-GR.6-S.2-GLE.1					
	2. Human and physical systems vary and interact	ary and interact					
Economics 1. Identify and analyze different economic systems				SS09-GR.6-S.3-GLE.1			
		SS09-GR.6-S.3-GLE.2					
4. Civics		SS09-GR.6-S.4-GLE.1					
		SS09-GR.6-S.4-GLE.2					





Critical Thinking and Reasoning: *Thinking Deeply, Thinking Differently*

beepily, Tilliking Differently

Information Literacy: Untangling the Web

Collaboration: Working Together, Learning

Together

Self-Direction: Own Your Learning

Invention: Creating Solutions

Reading & Writing Standards for Literacy in History/Social Studies 6 - 12

Reading Standards

- Key Ideas & Details
- Craft And Structure
- Integration of Knowledge and Ideas
- Range of Reading and Levels of Text Complexity

Writing Standards

- Text Types & Purposes
- Production and Distribution of Writing
- Research to Construct and Present Knowledge
- Range of Writing

Unit Title	Length of Unit/Contact Hours	Unit Number/Sequence
Show Me the Money!	4-6 weeks	4

Unit Title	Show M	Show Me the Money			Length of Unit	4-6 weeks	
Focusing Lens(es)	Values/Choices		Standards and Gra Level Expectations Addressed in this U		SS09-GR.6-S.2-GLE.1 SS09-GR.6-S.2-GLE.2 SS09-GR.6-S.3-GLE.1 SS09-GR.6-S.3-GLE.2 SS09-GR.6-S.4-GLE.1 SS09-GR.6-S.4-GLE.2		
CCSS Reading Standards for Literacy in History/Social Studies 6-8				Writing Standards for Lit ory/Social Studies 6-8	teracy in	CCSS.WHST.6-8.7, CCSS.WHST.6-8.8, CCSS.WHST.6-8.9, CCSS.WHST.6-8.10	
Inquiry Questions (Engaging- Debatable):	• Wha	 How does how I spend my money reflect what I value? What does it mean to be a productive member of the global community and a contributing citizen of the United States? (SS09-GR.6-S.4-GLE.1-IQ.2) Who decides what you buy? (SS09-GR.6-S.3-GLE.1-EO.a) and (SS09-GR.6-S.4-GLE.2-EO.c) 					
Unit Strands	Geography, Economics, Civics						
Concepts	I	Saving, investing, goals, risks and rewards, globalization, specialization, interdependence, career, standard of living, region(al), resources, markets					

Generalizations My students will Understand that	Guiding Questions Factual Conceptual			
Choosing to spend or save money can reflect an individual's beliefs about the importance of satisfying financial and personal wants/needs (SS09-GR.6-S.3-GLE.2-EO.a,b,c,f)*	How do I get money? What are some strategies for saving and investing money to meet your financial goals? What is the connection between money and choice?	Does how I spend my money reflect what I value? How do you know when you've made a good financial decision? (SS09-GR.6-S.3-GLE.2-EO.e)* What are appropriate saving and investing goals? (SS09-GR.6-S.3-GLE.2-EO.a)*		
Economic decision making involves risk benefit analyses that reflect efforts to maintain or improve individual/societal standards of living (SS09-GR.6-S.3-GLE.1-EO.b)	How do standards of living compare across and within cultures (historically and today)? Does the way I choose to spend money affect others?	How can geographic data be used to help make economic decisions? (SS09-GR.6-S.2-GLE.1-EO.d) How do notions of standard of living vary by geographic area?		
Job choice/specialization often depends on the availability, accessibility, and permissible use of regional resources (SS09-GR.6-S.2-GLE.2-EO.c) and (SS09-GR.6-S.3-GLE.1-EO.b,c)	What are jobs dependent upon? What are examples (in Latin America, North America, etc.) of jobs that are resource-specific or tied to a particular region and its policies?	Can you have any job you want? How does increased job specialization lead to and/or connect with globalization and interdependence?		
The globally connected nature of our world often means	What are the possible impacts of my purchasing	Why is it important to consider the economic impact of		

that (personal) financial decisions entail political and economic consequences beyond our borders (SS09-GR.6-S.2-GLE.2-EO. d) and (SS09-GR.6-S.4-GLE.1-EO.a)	decisions (e.g. purchasing goods only made in China)? How does a country get money?	our spending decisions? Does money determine a country's power?
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Critical Content: My students will Know	Key Skills: My students will be able to (Do)
 The difference between saving and investing (SS09-GR.6-S.3-GLE.2-EO.a)* The importance of an emergency fund (SS09-GR.6-S.3-GLE.2-EO.d)* The advantages and disadvantage of saving for short and medium term goals (SS09-GR.6-S.3-GLE.2-EO.c)* Resource distribution or trade is based on geographic features and environmental changes which affects a business (SS09-GR.6-S.2-GLE.2) Globalization affects cultures, people, places, and markets (SS09-GR.6-S.2-GLE.2-IQ.3) Resource availability in a region influences career choices (SS09-GR.6-S.3-GLE.1-EO.c) Career specialization results in interdependence across regions (SS09-GR.6-S.3-GLE.1-EO.c) Advantages and disadvantages of living in an interconnected world (SS09-GR.6-S.4-GLE.1-EO.a) 	 Use economic reasoning (SS09-GR.6-S.3-GLE.1-EO.c) and (SS09-GR.6-S.3-GLE.2-EO.a,b,c,d,e,f)* Ask and answer multiple questions after using geographic data (SS09-GR.6-S.2-GLE.1-EO.c) Analyze interactions of human and physical systems in an interconnected world (SS09-GR.6-S.2-GLE.2-EO.d) Interpret geographic data (SS09-GR.6-S.2-GLE.1-EO.d)

Critical Language: includes the Academic and Technical vocabulary, semantics, and discourse which are particular to and necessary for accessing a given discipline.

EXAMPLE: A student in Language Arts can demonstrate the ability to apply and comprehend critical language through the following statement: "Mark Twain exposes the hypocrisy of slavery through the use of satire."

Hypochsy of slav	ery timough the use of suthe.				
A student in can demonstrate the ability to apply and comprehend critical language through the following statement(s):		Saving and investing leads to financial well-being and choice.			
Academic Vocabulary:	Interpret, differentiate, communicate, analyze, interconnected, goals, resources, interdependence				
Technical Vocabulary:		investing, emergency fund, specialization, geographic data, financial well-being, risks and rewards, globalization, standard of living, career, all, resource distribution, markets, economic reasoning, choice, money			

^{*} Denotes connection to Personal Financial Literacy (PFL)

Unit Description:	This unit focuses on economic decision making and cost benefit analyses at the personal, national and global level. The unit begins with a focus on basic concepts of economics such as needs, wants, supply, demand and economic systems. Then, the unit will focus on the individual, where students will explore their aptitude for certain careers, the economic potential of those jobs (income), and where in the Colorado (or the US) the resources are available and accessible for those careers. From there, the students will create goals, a budget and practice investing in the Stock Market. Once students have an understanding of basic economics and how their careers are economic choices, they will reflect on how their personal economic choices have an impact globally. These learning experiences build towards their performance assessment where students will research and analyze data concerning the economics and demographics of Colorado towns in order to make a formal bid to host the 2022 Winter Olympics.				
Considerations:	Students should have a basic knowledge of economic and PFL concepts such as opportunity cost, goods, services, consumer, income, financial institution, etc.				
	Unit Generalizations				
Key Generalization:	Economic decision making involves risk benefit analyses that reflect efforts to maintain or improve individual/societal standards of living				
	Choosing to spend or save money can reflect an individual's beliefs about the importance of satisfying financial and personal wants/needs				
Supporting Generalizations:	Job choice/specialization often depends on the availability, accessibility, and permissible use of regional resources				
	The globally connected nature of our world often means that (personal) financial decisions entail political and economic consequences beyond our borders				

Performance Assessment: The caps	Performance Assessment: The capstone/summative assessment for this unit.				
Claims: (Key generalization(s) to be mastered and demonstrated through the capstone assessment.)	Economic decision making involves risk benefit analyses that reflect efforts to maintain or improve individual/societal standards of living				
Stimulus Material: (Engaging scenario that includes role, audience, goal/outcome and explicitly connects the key generalization)	The City of Denver wants to submit a bid to the International Olympic Committee (IOC) on behalf of the state of Colorado to host the 2022 Winter Olympics. The Governor has requested the development of a special Colorado Olympic Bid committee (COB) to hear requests for bids from cities and towns across the state who are interested in hosting Olympic events. Cities and towns are invited to send representatives to a special session of the newly formed COB. You and a team of residents from your community have been asked to present a bid explaining the economic ability (benefits and costs) of hosting events (e.g. skating, sledding, boarding/skiing, and cross-country/biathlon). Your presentation should include both a PowerPoint and a written proposal. Required elements of your bid are: cost of hosting an event (e.g. building new venues, ability to raise taxes, etc.), infrastructures (e.g. parking, mass transit, hotels, athlete housing, etc.), evidence of public support, and a plan to build or upgrade necessary facilities. The COB will make a decision to accept or not accept your bid based on viability of your city's ability to host an event.				
Product/Evidence: (Expected product from students)	Teachers may provide students with topics and/or resources to guide students in their research of the costs and benefits of holding an event in a Colorado city (the teacher may assign a city or students may choose their own community). This research will then be used to develop a bid which includes: a plan to build sporting venue, evidence of mass transit, public support, and ability to provide good security. Students may work in groups as representatives of a city/town. The teacher may have parents, other teachers, or the rest of the class serve as members of the COB. If the class is the COB, then after hearing all bids, the class can decide on the strongest bid(s) based on the above criteria. For more information about the criteria used by the IOC, click here http://teacher.scholastic.com/activities/athens_games/backyard.htm				

Differentiation:

(Multiple modes for student expression)

Students may work in groups or independently. Students may choose another mode for their presentation (e.g. Prezi, Animoto, VoiceThread).

Texts for independent reading or for class read aloud to support the content				
Informational/Non-Fiction	Fiction			
Andrews, C. (2009). What is Importing and Exporting? Lexile: 800 Andrews, C. (2008). What Are Goods and Services? Lexile: 800 Britton, T.L. (2012). Economic Systems. Lexile: 690 Challen, P., & Thompson, G. (2010). What is Supply and Demand? (Grade equivalent: 3 rd and up) Cohn, J. (2008). What is Scarcity of Resources? Lexile: 830 Kowalski, K.M. (2014). Be Smart about Investing: Planning, Saving, and the Stock Market. Lexile: 950 Larson, J.S. (2010). Who's Buying? Who's Selling? Understanding Consumers and Producers. Lexile: 560L Larson, J.S. (2010). Do I Need It? or Do I Want It?: Making Budget Choices. Lexile: 510 Striffler, S. & Moberg, M. (Eds.). (2003). Banana Wars: Power, Production, and History in the Americas. (Grade equivalent: 8 th and up) Roome, H. (2013). The Global Economy. Lexile: 950 Rosinsky, N. (2003). Saving Money. Lexile: 650	Clements, A. (2007). Lunch Money. Lexile: 840 Davies, J. (2009). The Lemonade War. Lexile: 630 Gutman, D. (2006). Get Rich Quick Club. Lexile: 640 Loewen, N. (2004). Lemons and Lemonade: A Book About Supply and Demand. Lexile: 560 Madrigal, A.H. and dePaola, T. (2001), Erandi's Braids. Lexile 500 Mitchell, M.K. (1998). Uncle Jed's Barbershop. Lexile: 710 Viorst, J. (1987). Alexander, Who Used to Be Rich Last Sunday. Lexile: 570 Ziefert, H. (1986). A New Coat for Anna. Lexile: 690			

Ong	Ongoing Discipline-Specific Learning Experiences						
1.	Description:	Think/work like a geographer by mapping where resources are found and where goods are produced	Teacher Resources:	http://upload.wikimedia.org/wikipedia/commons/6/63/A large blank world map with oceans marked in blue.svg (blank world map) http://maxcdn.webappers.com/img/2013/07/vector-icons-blue.jpg (Icon examples)			
		throughout the US and world.	Student Resources:	http://maxcdn.webappers.com/img/2013/07/vector-icons-blue.jpg (Icon examples)			
	Skills:	Create and interpret different types of maps	Assessment:	Add to classroom US and World goods/resources map Students will add to the resource maps throughout the unit by adding icons for resources (where they're located) and goods (where they're produced)			
	Description	Bood like on opposite to determine	Tanahar	http://placead.gl.co/do/od/iosta/stas			
2.	Description: Read like an economist to determine the meaning of words and phrases as they are used, including conversation and academic vocabulary related to economics/social studies	the meaning of words and phrases as	Teacher Resources:	http://olc.spsd.sk.ca/de/pd/instr/strats/wordwall/ (Word Walls) http://www.readingrockets.org/strategies/word_walls/ (Word Walls)			
		Student Resources:	http://www.realclassroomideas.com/resources/graphic+organizers-wordbank.pdf (Word Bank Graphic Organizer)				

	Skills:	Collect vocabulary words and create	Assessment:	http://www.eslpages.com/samplesheets/samplewordbanksheets.htm (Word Bank Worksheet) http://www.realclassroomideas.com/resources/graphic+organizers-vocabcards.pdf (Vocabulary Graphic Organizer) Students will create a word wall to visualize important vocabulary throughout the unit
		an on-going word wall using context clues, definitions and visual support CCSS.RH.6-8.		
3.	Description:	Think/work like an economist- Participating in classroom-based simulations focusing on economic principles such as wants and needs	Teacher Resources:	https://www.sorted.org.nz/files/attachments/refugee simulation wants and needs.ppt (Simulation: Wants and needs) http://learningtogive.org/lessons/unit202/lesson1.html (The Wants and Needs of Making a Difference)
			Student Resources:	http://www.iptv.org/kids/story.cfm/video/hm 20130314 clip/video (Video: needs and wants) http://schoolmediainteractive.com/view/object/clip/3EEFF062A8AB36FFC6EBE73DDB5AD315 (Video: needs and wants) http://pbskids.org/itsmylife/money/managing/article2.html (PBS kids money managing – needs and wants – reading / short article)
	Skills:	Distinguish between wants and needs and explain how specific wants and needs differs among people	Assessment:	Student participation in the simulations throughout the unit.
4.	Description:	Write like an economist by asking and answering economic questions about careers, education, income, budgeting, wants, needs, etc.	Teacher Resources:	http://files.harpercollins.com/OMM/StudentFREAKONOMICS.pdf (Student guide to "freakonomics" a good source for teachers to instruct writing like an economist) http://www.freeeconhelp.com/2011/06/three-fundamental-questions-every.html (Fundamental economic questions)
			Student Resources:	https://quizlet.com/19835664/basic-economic-terms-flash-cards/ (Economic terms flashcards) http://www.scholastic.com/browse/article.jsp?id=3750579 (Glossary of economic terms) http://www.socialstudieshelp.com/economics_basic_concepts.htm (Basic economic terms and questions)
	Skills:	Conduct short research projects to answer an economic question, drawing on several sources and generating additional related, focused and draw evidence from informational texts and primary sources to support analysis, reflection, and research. (CCSS.WHST.6-8.8; CCSS.WHST.6-8.9)	Assessment:	Students may keep a journal throughout the unit focusing on economic questions they have and answers they have discovered. The journal can also include real economic advice they learn through the course of the unit (e.g. how to create a budget).

Prior Knowledge and Experiences

Students should have an understanding of the different types of political systems (e.g. communism, democracy, socialism). Students should also have a basic understanding of the 5 themes of geography, the locations of (or be able to locate on a map) countries around the world. In addition, students should have basic math skills such as addition, subtraction, and multiplication. Finally, it would be helpful for students to know how physical geography and natural resources are connected.

Learning Experience # 1		
	ples of economic systems (e.g., market, tradition nities and choices within each economic system	onal, command) so that students can compare and n.
Generalization Connection(s):	Economic decision making involves risk benefit analyses that reflect efforts to maintain or improve individual/societal standards of living Choosing to spend or save money can reflect an individual's beliefs about the importance of satisfying financial and personal wants/needs Job choice/specialization often depends on the availability, accessibility, and permissible use of regional resources	
Teacher Resources:	http://civics.sites.unc.edu/files/2012/05/ComparingEconomicSystems10.pdf (Lesson plan: Comparative economics) http://www.econedlink.org/lessons/index.php?lid=322&type=educator# (Lesson plan: Comparative economic systems using the CIA Factbook) http://www.socialstudieshelp.com/economic_systems.htm (Article on comparative economic systems) http://mccainsocialstudies.wikispaces.com/H.+Economics (A PowerPoint on mixed markets) https://www.cia.gov/library/publications/the-world-factbook/ (CIA Factbook) http://www.cccsd.org/webpages/kfahy/files/comparative%20economic%20systems%20worksheet.pdf (Worksheet: Comparative economic systems)	
Student Resources:	http://www.socialstudieshelp.com/economic_systems.htm (Article on comparative economic systems) http://winstonknollcollegiate.rbe.sk.ca/sites/knoll/files/u47/Chapter%202%20Section%201.pdf (Textbook pages illustrating comparative economic systems) http://www.shmoop.com/economic-systems/ (An overview of economic systems) https://www.youtube.com/watch?v=5xgwYRX19VU (Video explanation of economic systems) http://quizlet.com/6997842/economics-6th-grade-flash-cards/ (6 th grade economics vocabulary)	
Assessment:	Students will complete a comparative economic systems foldable http://pickettsmill.typepad.com/files/foldable-instructions.pdf (Scroll down to pg. 29 for Layered Book instructions)	
Differentiation:	Access (Resources and/or Process)	Expression (Products and/or Performance)
(Multiple means for students to access content and multiple modes for student to express understanding.)	Students may focus on the <i>characteristics</i> of each economic system https://www.youtube.com/watch?v=5xgwYRX19VU (Video: explanation of economic systems)	Students may draw a picture that represents each economic system

Extensions for depth and complexity:	Access (Resources and/or Process)	Expression (Products and/or Performance)
	http://www.econedlink.org/lessons/index.php?lid=322&type= educator# (Comparative Economic Systems search using the CIA Factbook) (http://www.econedlink.org/lessons/docs_lessons/322_wkst1 _pdf)	Students may include mixed economy in their foldable Students may complete an in depth study of the 4 economic systems
Critical Content:	 Characteristics of market, traditional, command, and mixed economies Examples of countries who possess each type of economic system Factors associated with economic performance (e.g. geographic features, resources, political system, demographics) 	
Key Skills:	 Compare and contrast economic systems Synthesis and analysis of economic, demographic, and resource availability data 	
Critical Language:	Economic system, economic choice, opportunity, morals, values, resources, permissible use of resources, demographics, traditional, market, command, mixed, geographic features, political system, labor force, occupation, scarcity	

Learning	Experience	# 2

The teacher may bring in objects (e.g., candy, pencils, items of worth) to guide students in simulations so that students can begin to understand basic economic principles (e.g. scarcity, wants, needs) evident a market economy.

begin to understand basic economic principles (e.g. scarcity, wants, needs) evident a market economy.		
Generalization Connection(s):	Economic decision making involves risk benefit analyses that reflect efforts to maintain or improve individual/societal standards of living The globally connected nature of our world often means that (personal) financial decisions entail political and economic consequences beyond our borders	
Teacher Resources:	http://www.brighthubeducation.com/middle-school-social-studies-lessons/91239-hands-on-activities-for-teaching-supply-and-demand/ (Hands-On Activities for Teaching Supply and Demand) http://www.econedlink.org/lessons/projector.php?lid=328&type=educator (Lesson plan: Supply and demand) https://secure.collegeincolorado.org/home/search/search.aspx?q=supply%20and%20demand (College in Colorado offers information regarding "supply and demand" in different occupations)	
Student Resources:	http://www.socialstudieshelp.com/Economics Basic Concepts.htm (Social Studies help for basic economic concepts) https://www.youtube.com/watch?v=CouzZNjuyRM&feature=em-share_video_user (Video: supply and demand rap) https://www.youtube.com/watch?v=IYYiP1YDviM&feature=em-share_video_user (video: supply and demand parody) http://www.enchantedlearning.com/dictionarysubjects/money.shtml (An example of a picture dictionary) http://www.shmoop.com/supply-demand/game.html.html# (Game: supply and demand)	
Assessment:	Students will create a dictionary of basic economic principles (e.g. scarcity, supply, demand, goods, services, wants, needs) to include word, definition, explanation, and illustration.	

Differentiation:	Access (Resources and/or Process)	Expression (Products and/or Performance)
(Multiple means for students to access content and multiple modes for student to express understanding.)	Students may work in pairs Students may be provided definitions to match with economic concepts	N/A
Extensions for depth and complexity:	Access (Resources and/or Process)	Expression (Products and/or Performance)
	http://www.livebinders.com (Create a digital binder/dictionary)	Students may create a digital dictionary
Critical Content:	 All resources are scarce (scarcity); therefore, choices must be made (e.g. spend, save, charity) Comparisons of supply and demand to saving and investing Supply and demand affects the cost of goods and services Availability of resources affects the production of goods Availability of resources affects supply and demand 	
Key Skills:	Analyze the relationship between supply and demand	
Critical Language:	Supply, demand, scarcity, choice, cost, availability, resources, wants, needs, goods, services, market economy, production, opportunity cost, consumer	

Learning	Experience	#	3
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The teacher may engage students in a simulation about economic decision making so that students can begin to understand the

The teacher may engage students in a simulation about economic decision making so that students can begin to understand the		
differences among various groups' wants and needs.		
Generalization Connection(s):	Economic decision making involves risk benefit analyses that reflect efforts to maintain or improve individual/societal standards of living Choosing to spend or save money can reflect an individual's beliefs about the importance of satisfying financial and personal wants/needs	
Teacher Resources:	http://www.e-activist.com/ea-campaign/action.retrievefile.do?ea_fileid=14113 (Lesson plan: Children's rights, wants, and needs) http://schoolmediainteractive.com/view/object/clip/3EEFF062A8AB36FFC6EBE73DDB5AD315 (Video: The difference between wants and needs) https://www.youtube.com/watch?v=wwwFoO6SGaY (Video: Feed the Children)	
Student Resources:	http://schoolmediainteractive.com/view/object/clip/3EEFF062A8AB36FFC6EBE73DDB5AD315 (Video: The difference between wants and needs) http://www.socialstudiesforkids.com/articles/economics/wantsandneeds1.htm (Explanation of wants and needs) https://www.youtube.com/watch?v=wwwFoO6SGaY (Video: Feed the Children) http://www.readwritethink.org/files/resources/printouts/CompareContrast.pdf (Compare/contrast chart)	
Assessment:	Students will complete a compare and contrast chart illustrating the differences among wants and needs of peoples in selected countries around the world.	

Differentiation:	Access (Resources and/or Process)	Expression (Products and/or Performance)
(Multiple means for students to access content and multiple modes for student to express understanding.)	Students may work with a partner Students may be provided with a list of countries to choose from	Students may be provided with a partially completed chart
Extensions for depth and complexity:	Access (Resources and/or Process)	Expression (Products and/or Performance)
	Students may be provided an unfamiliar country to focus on https://www.cia.gov/library/publications/the-world-factbook/ (CIA World Factbook)	N/A
Critical Content:	 Economic needs and wants motivate individuals and groups Economic development varies according to wants and needs Groups also immigrate to the United States to increase their standard of living 	
Key Skills:	 Identity personal skills and abilities of economic decision making Synthesize data pertaining to the needs versus the wants of an individual or group 	
Critical Language:	Standard of living, immigration, choices, wants, needs, consumer, income, money, earning, managing, saving, financial security, personal safety	

Learning Experience # 4		
The teacher will provide various standard of living data (e.g., education, GDP, income, life expectancy) from countries around the world so that students can distinguish the standard of living in America as compared to other countries.		
Generalization Connection(s):	Economic decision making involves risk benefit analyses that reflect efforts to maintain or improve individual/societal standards of living Job choice/specialization often depends on the availability, accessibility, and permissible use of regional resources	
Teacher Resources:	http://education.nationalgeographic.org/archive/xpeditions/lessons/16/g68/richpoor.html (Lesson plan: Standard of living) http://www.britannica.com/EBchecked/topic/344816/standard-of-living (Definition: Standard of Living) http://www.fte.org/teacher-resources/lesson-plans/efllessons/lesson-1-economic-growth-and-scarcity/ (Lesson plan: Economic growth and scarcity) http://www.britannica.com/EBchecked/topic/551322/social-mobility (Definition: Social mobility) http://www.numbeo.com/quality-of-life/rankings by country.jsp (Quality of life index for 2015) http://www.investopedia.com/articles/financial-theory/08/standard-of-living-quality-of-life.asp (Article: Standard of living v. quality of life)	
Student Resources:	https://www.teachervision.com/tv/printables/TCR/1576903133_279-287.pdf (Editorial template)	
Assessment:	Students will write an editorial explaining why America has an environment which promotes a higher standard of living in contrast to other countries.	

Differentiation:	Access (Resources and/or Process)	Expression (Products and/or Performance)
(Multiple means for students to access content and multiple modes for student to express understanding.)	https://www.teachervision.com/tv/printables/TCR/15769031 33_279-287.pdf (Editorial template)	Students may complete a template for writing an editorial
Extensions for depth and complexity:	Access (Resources and/or Process)	Expression (Products and/or Performance)
	Students may use iMovie, Movie Maker, or another movie editing software https://animoto.com/ (Animoto)	Students may produce a short documentary explaining the concept of social mobility
Critical Content:	 A standard of living varies in times of scarcity and growth Education and innovation increase productivity Economic growth gives the United States more to choose from, and raises standard of living The relationship between a country's standard of living and its access to resources 	
Key Skills:	 Analyze interactions of human and physical systems in an interconnected world Analyze data to form opinions Compare and contrast economic data from various countries Draw conclusions about the standard of living in the United States compared to other countries 	
Critical Language:	Standard of living, social mobility, economic growth, surplus, scarcity, consumption, monetary, accessibility, census, resources, technology, innovation, GDP	

Learning Experience #5

The teacher may engage students in a discussion about "The American Dream" so that students can understand the varied

reasons groups strive to immigrate to America.		
Generalization Connection(s):	Economic decision making involves risk benefit analyses that reflect efforts to maintain or improve individual/societal standards of living Job choice/specialization often depends on the availability, accessibility, and permissible use of regional resources	
Teacher Resources:	http://www.loc.gov/teachers/classroommaterials/lessons/american-dream/procedure.html (Lesson plan: The American Dream) http://www.readwritethink.org/classroom-resources/lesson-plans/chasing-dream-researching-meaning-30925.html?tab=4 (Lesson plan: Chasing the Dream) https://www.youtube.com/watch?v=WXQd21to6xg (Video about Human migration, push and pull theory) http://civics.sites.unc.edu/files/2012/04/AmericanDream.pdf (Lesson plan: the American Dream) http://www.tolerance.org/lesson/motivation-movement (Lesson plan: The Motivation for Movement)	
Student Resources:	http://www.readwritethink.org/files/resources/printouts/Diamante%20Poem.pdf (A Diamonte Poem outline) http://freeology.com/wp-content/files/iampoem.pdf (I Am Poem outline)	
Assessment:	Students will write a poem focusing on the American Dream in their own lives.	

Differentiation:	Access (Resources and/or Process)	Expression (Products and/or Performance)
(Multiple means for students to access content and multiple modes for student to express understanding.)	http://www.readwritethink.org/files/resources/printouts/Dia mante%20Poem.pdf (A Diamonte Poem outline)	Students may produce a photo essay about the American Dream Students may complete a poem outline
Extensions for depth and complexity:	Access (Resources and/or Process)	Expression (Products and/or Performance)
	http://teacher.scholastic.com/activities/immigration/young immigrants/ (Stories of young immigrants)	Students may write a poem from the perspective of an immigrant
Critical Content:	 The push and pull theory of migration includes social, economic, political, and environmental factors Economic issues cause people to move from place to place Social issues are connected to economic issues 	
Key Skills:	 Identify economic issues which cause migration Synthesize data pertaining to the migration Analyze, interpret, and conduct research using primary source documents 	
Critical Language:	American Dream, social, economic, political, environmental, push and pull theory, long term migration, temporary migration, globalized world, legal and illegal immigration, immigrant	

Learning Experience #6

The teacher may engage students in a brainstorm about the necessary abilities and prospective income for different types of jobs so that students can correlate their skill set (aptitude) with potential career choices.

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Generalization Connection(s):	Job choice/specialization often depends on the availability, accessibility, and permissible use of regional resources.
Teacher Resources:	http://www.educationplanner.org/students/career-planning/checklists/middle-school.shtml (Career planner for middle school students) http://www.virtualcareerday.com/index.html (Virtual Career Day) https://secure.collegeincolorado.org/Career_Planning/_default.aspx (Career/interest surveys, lists of career options and video clips. Students can access with or without College in Colorado account) http://www.econedlink.org/lessons/index.php?lid=130&type=student (Lesson plan: The Economics of Income: If You're So Smart, Why Aren't You Rich?) http://www.connectingcolorado.com/ (Data of job availability as compared to job seekers in Colorado)
Student Resources:	http://www.yourfreecareertest.com/ (Career test) http://www.careeronestop.org/SalariesBenefits/Sal_default.aspx (Career/salary information) http://www.educationplanner.org/students/career-planning/checklists/middle-school.shtml (Career planner for middle school students) http://www.virtualcareerday.com/index.html (Virtual Career Day) https://secure.collegeincolorado.org/Career_Planning/_default.aspx (career/interest surveys, lists of career options and video clips. Students can access with or without College in Colorado account)

Assessment:	Students will take a career test and create a PowerPoint that outlines which careers match their skill set. Students should include their strongest skills, 3-5 matching careers and the annual income those careers would yield. http://www.yourfreecareertest.com/ (Career test) http://www.careeronestop.org/SalariesBenefits/Sal_default.aspx (Career/salary information)	
Differentiation:	Access (Resources and/or Process)	Expression (Products and/or Performance)
(Multiple means for students to access content and multiple modes for student to express understanding.)	Students may take an abbreviated version of the career test http://www.bls.gov/k12/content/students/careers/career- exploration.htm	Students may create a 1 page handout describing their skills and career options
Extensions for depth and complexity:	Access (Resources and/or Process) Expression (Products and/or Performance)	
	Students may create a free College in Colorado account and take the 4 aptitude and interest tests to gain a deep understanding of their abilities http://www.collegeincolorado.org	Students may create a PowerPoint with more detailed information about their skills and career options
Critical Content:	 Career exploration based on identified skills and abilities Income of career/occupation choice(s) Availability of careers and occupations by region (e.g. Colorado, local community, Denver) 	
Key Skills:	 Differentiate among job, career, occupation Identify personal skills and abilities Synthesize data from aptitude test Explain the differences between jobs, occupations, careers 	
Critical Language:	Income, aptitude, job specialization, skills, career, salary, occupation, job	

Learning Experience # 7	
The teacher may facilitate a discussion about their own personal career selection so that students can identify their own top career choice, explore educational options, and financial costs associated with pursuing that career path.	
Generalization Connection(s): Job choice/specialization often depends on the availability, accessibility, and permissible use of regional resources. Economic decision making involves risk benefit analyses that reflect efforts to maintain or improve individual/societal standards of living Choosing to spend or save money can reflect an individual's beliefs about the importance of satisfying financial and personal wants/needs	
Teacher Resources:	http://www.iseek.org/iseek/static/Career_Activities1_13.pdf (Lesson Plan: Career planning) http://mappingyourfuture.org/planyourcareer/plansample.cfm (Example of career plan format) http://www.asvabprogram.com/downloads/ASVAB_Edu_and_Career_Plans.pdf (Lesson Plan: Career planning) http://msde.state.md.us/fle/docs/does_money_grow_on_trees_lesson_plan_2.1.1.pdf (Lesson Plan: Does Money Grow on Trees?)

Student Resources: Assessment:	https://secure.collegeincolorado.org/Career Planning/Career Profile/Career Profile (College in Colorado career trajectory) http://www.careeronestop.org/EducationTraining/Pay/FinancialAid.aspx (College costs and financial aid calculator) http://mappingyourfuture.org/planyourcareer/plansample.cfm (Example of career plan format) http://www.educationplanner.org/students/career-planning/find-careers/index.shtml (Education planner - career trajectory and schooling needed) http://www.myfuture.com (Website: Education and career planning) Students will create a career plan for their school guidance counselor outlining their selected career (from LE #6), classes they should	
	take in high school, classes/degree needed in college/trade s http://mappingyourfuture.org/planyourcareer/plansample.c	
Differentiation:	Access (Resources and/or Process)	Expression (Products and/or Performance)
(Multiple means for students to access content and multiple modes for student to express understanding.)	N/A	Students may create a bulleted list
Extensions for depth and complexity:	Access (Resources and/or Process)	Expression (Products and/or Performance)
	Student may begin to research scholarships and opportunities for college credit in high school to reach their career schooling requirements	Students may write an additional section to their career plan
Critical Content:	 The difference between college, university, trade school, Jr. College, community college, etc. The different costs associated with post-secondary options The graduation requirements for the state of Colorado and the local school district Financing options (loans, financial aid, scholarships, etc.) for post-secondary education The impact secondary schooling has on their post-secondary educational choices and financing 	
Key Skills:	 Differentiate among post-secondary educational options Design an education/career plan Identify the best post-secondary option for their chosen career path 	
Critical Language:	Trade school, post-secondary, junior college, community college, vocational/technical school, university, loan, undergraduate, credit, scholarship, financial aid	

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Learning Experience # 8		
	ary and secondary sources (e.g., maps, demogr ferent regions of the United States.	aphic data) so students can correlate types of jobs
Generalization Connection(s):	Job choice/specialization often depends on the availability, acce	essibility, and permissible use of regional resources.
Teacher Resources:	http://bea.gov/newsreleases/regional/gdp_metro/2013/HighResMap/GDPM_Growth_US.png (Map: metropolitan areas of the U.S.) http://www.math.uh.edu/~tomforde/Images/MostPopularAttractions.jpg (Tourism map) http://www.deltanetwork.org/gifs/cultivated%20area%20US%20map.gif (Map: farmable land) http://teeic.indianaffairs.gov/images/photos/usgs_uscells1msmall.gif (Map: oil and natural gas resources) http://teeic.indianaffairs.gov/images/photos/CoalBearingAreas_USGS.gif (Map: coal resources) http://mediad.publicbroadcasting.net/p/wfsu/files/styles/medium/public/201303/DocShortage.jpg (Map: medical needs in the U.S.) http://www.bls.gov/careeroutlook/2014/article/education-level-and-jobs.htm (Data on education level and jobs, by state) http://www.readwritethink.org/classroom-resources/student-interactives/printing-press-30036.html (Brochure maker)	
Student Resources:	http://www.readwritethink.org/classroom-resources/student-interactives/printing-press-30036.html (Brochure maker)	
Assessment:	Students will create brochure for a national job fair that outlines career opportunities based on the resources in that region.	
Differentiation:	Access (Resources and/or Process)	Expression (Products and/or Performance)
(Multiple means for students to access content and multiple modes for student to express understanding.)	Students may work with a partner	Students may select 1-2 resources and 1-2 jobs in that area
Extensions for depth and complexity:	Access (Resources and/or Process)	Expression (Products and/or Performance)
	http://www.scriblblemaps.com (Map maker) http://www.umapper.com/ (Map maker)	Students may create a map to include in their brochure
Critical Content:	 Geographic regions determine the resources used and jobs needed to produce goods The production of goods requires a combination of human and natural resources Availability of resources creates different levels of productivity Availability of human, capital, and natural resources impacts the types of jobs in a given region Resource distribution or trade is based on geographic features and environmental changes which affects a business 	
Key Skills:	 Interpret and analyze maps Define resources Match careers to availability of resources Explain the availability of resources in regions of the U.S. Analyze interactions between resources and people 	
Critical Language:	Region, human resources, natural resources, demographics, accessibility, permissibility, availability	

Learning Experience # 9		
The teacher may provide Colorado data (e.g., population, job needs, unemployment, census data) so students can begin to critically analyze the potential of living in Colorado given their career choice.		
Generalization Connection(s):	Economic decision making involves risk benefit analyses that reflect efforts to maintain or improve individual/societal standards of living Job choice/specialization often depends on the availability, accessibility, and permissible use of regional resources	
Teacher Resources:	http://www.seniorjobbank.org/database/Colorado/Colorado.html (Top 100 jobs available in Colorado) http://www.citytowninfo.com/places/colorado (City demographics - scroll down, click on cities) http://www.city-data.com/states/Colorado.html (Colorado data – climate, jobs, medical, income, etc.) http://img.docstoccdn.com/thumb/orig/11318577.png (T-chart)	
Student Resources:	http://www.seniorjobbank.org/database/Colorado/Colorado.html (Top 100 jobs available in Colorado) http://www.citytowninfo.com/places/colorado (scroll down, click on cities, shows city demographics) http://www.city-data.com/states/Colorado.html (Colorado data – climate, jobs, medical, income, etc.) http://img.docstoccdn.com/thumb/orig/11318577.png (T-chart)	
Assessment:	Students will complete a risk/benefit T-chart and use it to write a persuasive essay to their parents discussing the reasoning behind their choice of staying or leaving Colorado based on career choice.	
Differentiation:	Access (Resources and/or Process)	Expression (Products and/or Performance)
(Multiple means for students to access content and multiple modes for student to express understanding.)	Students may be given specific data sheets for them to fill out during their research	Students may write 1 paragraph
Extensions for depth and	Access (Resources and/or Process)	Expression (Products and/or Performance)
complexity:	Students may research their career nationally or globally	Students may add a paragraph to their essay about their career choice nationally (rather than only in Colorado)
Critical Content:	 The definitions of risk, benefit The process of economic reasoning Financial and personal reasons for commuting Resource availability in Colorado The standard of living demographics for Colorado (e.g., unemployment, average income) 	
Key Skills:	 Research city demographic data Formulate an argument 	
Critical Language:	Risk, benefit, commute, economic reasoning, standards of living, specialization, resource, availability, region, demographics	

The teacher may model goal setting (e.g. SMART goals) so that students can apply the income of their chosen career to goals

The teacher may model goal setting (e.g. SMART goals) so that students can apply the income of their chosen career to goal setting and the construction of a budget and savings plan.

setting and the construction of a budget and savings plan.		
Generalization Connection(s):	Choosing to spend or save money can reflect an individual's beliefs about the importance of satisfying financial and personal wants/needs	
Teacher Resources:	http://www.scholastic.com/browse/lessonplan.jsp?id=1561 (Lesson plan: Budget Basics) https://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php (Lesson plan: The Art of Budgeting) http://www.newyorkfed.org/education/its_all_about_your_money.pdf (Lesson plan: It's All About the Money) http://www.handsonbanking.org/en/resources/Teen_T_Guide_Budgeting.pdf (Guide to Budgeting - Instructor/Student Guide) http://www.moneyandstuff.info/pdfs/SampleBudgetforTeens.pdf (Sample Monthly Budget for Teens) http://financeintheclassroom.org/downloads/SpendingPlan.pdf (Worksheet: Spending Plan)	
Student Resources:	http://youtu.be/x0Xez_0BpvE (Video: Prioritizing and Budgeting for Kids) http://youtu.be/pN709oX9Bzk (Video: How to Set Up a Budget) http://financeintheclassroom.org/downloads/MyOwnBudget.pdf (Worksheet: My Own Budget) http://financeintheclassroom.org/downloads/SpendingPlan.pdf (Worksheet: Spending Plan) http://yacenter.org/young-americans-bank/ (Young Americans Bank – a bank especially for kids)	
Assessment:	Students will create a budget and explain whether they can sa	ve for their goal.
Differentiation:	Access (Resources and/or Process)	Expression (Products and/or Performance)
(Multiple means for students to access content and multiple modes for student to express understanding.)	N/A	Students may be provided a list of expenses to plug into a budget worksheet
Extensions for depth and	Access (Resources and/or Process)	Expression (Products and/or Performance)
complexity:	http://financeintheclassroom.org/downloads/MyOwnBudge t.pdf (Student Budget Worksheet)	Students may create a graph or chart showing what percentage of their income is spent on specific expenses
Critical Content:	 Personal spending habits Elements of a budget Strategies for managing money Fixed and variable expenses (e.g. rent, entertainment) Importance of establishing an emergency fund 	
Key Skills:	 Explain the reasons for developing a budget Identify an expense Identify different sources of income 	
Critical Language:	income, short-term goal, debt, credit, emergency fund, opportunity cost, saving, budget, needs vs wants, SMART goal, expenses	

Learning Experience #11

The teacher may provide documents (e.g. Wall Street Journal, NASDAQ, CNN Money, stock market data) so that students can begin to understand how reaching long term goals can be acquired through economic decision making (e.g. investing in stocks, bonds).

stocks, bolidsj.			
Generalization Connection(s):		Choosing to spend or save money can reflect an individual's beliefs about the importance of satisfying financial and personal wants/needs Economic decision making involves risk benefit analyses that reflect efforts to maintain or improve individual/societal standards of living	
Teacher Resources:	http://stockmarketexperience.org/ (Colorado Stock Market Experience) http://www.themint.org/kids/what-is-the-stock-market.html (Article: What is the Stock Market?) http://www.econedlink.org/lessons/index.php?lid=292&type=educator (Lesson plan: the NYSE Made Easy) http://bizkids.com/lesson/lesson-118 (Lesson plan: Saving and Investing for Your future)		
Student Resources:	http://stockmarketexperience.org/ (Colorado Stock Market Experience) http://youtu.be/S M996Djcf8 (Video: Millionaire in the Making) http://youtu.be/hjuMlolaKo4 (Video: Stock Market Rap) https://www.moneyinstructor.com/wsp/stable.asp (How to read a stock table)		
Assessment:	Students will play a stock market game and track their profits ar	nd losses.	
Differentiation:	Access (Resources and/or Process)	Expression (Products and/or Performance)	
(Multiple means for students to access content and multiple modes for student to express understanding.)	Students may work with a partner	Students may pick stocks out of the Wall Street Journal or another paper and keep track of its profits/losses for a set period of time as determined by the teacher	
Extensions for depth and	Access (Resources and/or Process)	Expression (Products and/or Performance)	
complexity:	N/A	Students may graph their stocks on graphing paper while they are playing the game to visually show the ups and downs of stocks	
Critical Content:	 The elements of the Stock Market (e.g., private and public companies) Purpose(s) of investing How the Stock Market works Explanation of stock markets (e.g. NASDAQ, S & P Index) 		
Key Skills:	 Read stocks on the exchange to see if there is a profit/loss Calculate stock price times shares to determine how many shares may be purchased Justify investment decisions 		
Critical Language:	Invest, long-term goal, financial well-being, economic decision making, retirement, stocks, bonds, mutual funds, private company, public company, financial planning, risk, reward, return		

Learning Experience #12	Learning Experience #12		
	ovide articles about economic issues (e.g., low age.g. amount of driving, buying local) have an imp	gas prices) so students begin to consider how personal pact locally and nationally.	
Generalization Connection(s):		flect efforts to maintain or improve individual/societal standards of living personal) financial decisions entail political and economic consequences beyond	
Teacher Resources:	http://www.econedlink.org/lessons/index.php?lid=664&type=educator (Lesson plan: The Price of Gasoline – What's Behind It?) http://www.forbes.com/sites/northwesternmutual/2014/11/27/lower-oil-prices-give-a-gift-to-consumers/ (Article: Lower Oil Prices Give a Gift to Consumers) http://www.huffingtonpost.com/mike-salguero/why-buying-local-is-worth b 4310520.html (Article and infographic about buying local) http://money.usnews.com/money/personal-finance/articles/2011/10/28/how-consumers-and-communities-can-benefit-from-buying-local (Article: How Consumers and Communities Can Benefit from "Buying Local") http://tinyurl.com/n2vuyrk (If, Then graphic organizer)		
Student Resources:	http://www.nytimes.com/2014/11/14/business/economy/lower-oil-prices-give-a-lift-to-the-american-economy.html?_r=0 (Article: Sliding Oil and Gas Prices Give Americans More Money to Spend) https://www.youtube.com/watch?v=SUPTIhHy21E (Video: Why Gas Prices are so Low Right Now) http://money.usnews.com/money/personal-finance/articles/2011/10/28/how-consumers-and-communities-can-benefit-from-buying-local (Article: How Consumers and Communities Can Benefit from "Buying Local") http://tinyurl.com/n2vuyrk (If, Then graphic organizer)		
Assessment:	Students will complete an "If, then" chart to explain the impacts of fuel increasing and decreasing on the personal, local and national level. http://tinyurl.com/n2vuyrk (If, Then graphic organizer)		
Differentiation:	Access (Resources and/or Process)	Expression (Products and/or Performance)	
(Multiple means for students to access content and multiple modes for student to express understanding.)	Students may be provided supplemental videos so that they can get a better understanding why gas prices fluctuate and how economic choices and fuel prices are interconnected https://www.youtube.com/watch?v=SUPTIhHy21E (Video: Why Gas Prices are so Low Right Now)	Students may focus on either the increase or decrease of fuel prices and complete the "If, then" chart Students may focus only on personal effects of fuel price increase/decrease in completing their "If, then" chart	
Extensions for depth and	Access (Resources and/or Process)	Expression (Products and/or Performance)	
complexity:	N/A	Students may take on different roles (US citizen, member of OPEC, etc.) and discuss the impact of rising and/or lowering gas prices	
Critical Content:	 Humans are both producers and consumers Consumer choice when purchasing goods can affect the local All goods are produced from resources Fluctuating prices impact spending and saving habits of individual 		

	People's choices have intended and unintended consequences which lie in the future	
Key Skills:	 Read and interpret non-fiction text Determine cause and effect 	
Critical Language:	Purchasing power, goods, production, consumer, benefit cost analysis, supply, demand, interdependence, globalization, OPEC	

Learning Experience #13				
The teacher may provide primary and secondary sources (e.g., news articles, maps) so that students can consider the global consequences (e.g., purchasing goods made in China, labor outsourcing) of their economic decisions.				
Generalization Connection(s):	The globally connected nature of our world often mea beyond our borders	The globally connected nature of our world often means that (personal) financial decisions entail political and economic consequences beyond our borders		
Teacher Resources:	http://www.econedlink.org/interactives/tools/globalization-video-lesson1/1-56183-635-4_01.pdf (Lesson plan: Globalization) http://ppt.internationalx.net/c/chapter-1understandings-of-globalization-w29052-ppt.ppt (PowerPoint: Globalization) https://mrmulligan.wikispaces.com/file/view/livingchapter1%5B1%5D.pdf (Textbook chapter on globalization) https://www.imf.org/external/np/exr/ib/2008/images/053008-1.jpg (Graph of trade in goods and services incl. % of GDP that is trade) http://www.pbs.org/itvs/storewars/teachers3.html (Lesson plan: Store Wars: When Wal-Mart Comes to Town) http://www.globescan.com/news_archives/press_inside_files/gim02-4a-o.gif (Data illustrating the effects of globalization on various categories)			
Student Resources:	http://www.bgnews.com/forum/globalization-impacts-aspects-of-everyday-life/article_6439a27c-6900-11e2-bd60-001a4bcf887a.html (Article: Globalization Impacts Aspects of Everyday Life) https://www.youtube.com/watch?v=LtmvksvSvtc (Video: Globalization)			
Assessment:	Students will create a list from items in their homes which are produced from different parts of the world and conduct a web search to match items to companies, and companies to countries. Then, groups will conduct a cost benefit analysis of buying locally and globally.			
Differentiation:	Access (Resources and/or Process)	Expression (Products and/or Performance)		
(Multiple means for students to access content and multiple modes for student to express understanding.)	Students may read and summarize 1 of the above articles having to do with global economics	Students may conduct a survey of student body and report the averages of pupils and electronic devices per home		
Extensions for depth and	Access (Resources and/or Process)	Expression (Products and/or Performance)		
complexity:	N/A	Students may choose to support or disagree with globalization by conducting an informal debate http://www.proquestk12.com/productinfo/pdfs/MiniDebate Teachers.pdf (Instructions for conducting an informal debate)		

Critical Content:	 Careers are more common in one region than in another and how specialization results in more interdependence How different economic systems affect job and career options and the population's standards of living Pros and cons of outsourcing and international trade Definition of globalization Trade and outsourcing are examples of globalization The advantages and disadvantages of living in an interconnected world Globalization affects cultures, people, places, and markets
Key Skills:	 Create and interpret maps and graphs Identify pros and cons of globalization Analyze interactions of human and physical systems in an interconnected world
Critical Language:	Globalization, trade, labor, labor force, outsourcing, national, international, regions, resource, raw material, electronic business banking, production, goods, GDP

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