**Delta County Schools**

**Curriculum Design**

**7th Grade Social Studies Unit Plan 2 Organizer**

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| **Subjects(s)** | Social Studies |
| **Grade/Course** | 7th Grade |
| **Unit of Study**  | Personal Finance |
| **Unit Type(s)** | [x] Topical     [x] Skills-based   [ ] Thematic |
| **Length of Unit** | 3 – 4 weeks |

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| **Priority Outcomes (Essentials)** |
| Economics 3.1 f Demonstrate how supply and demand determine equilibrium price and quantity. (DOK 1-2)Geography 2.1 b. Describe the characteristics and distribution of physical systems, cultural patterns and economic interdependence to make predications. Topics to include, but not limited to environmental issues and cultural diffusion. (DOK 1-3)Economics 3.2 f. Explain the role of taxes in economic production and distribution of resources, PFL. (DOK 1)Economics 3.2 h Demonstrate the impact of taxes on individual income and spending, PFL. (DOL 1-2)Economics 3.2 (d) Use supply and demand analysis to explain how prices allocate scarce goods in a market economy  |

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| **Supporting Outcomes** |
| Economics 3.1 a. Define supply and demand. (DOK 1)Economics 3.1 b. Identify factors that cause changes in supply and demand. (DOK 1)Economics 3.1 c. Define and identify factors that impact price. (DOK 1)Economics 3.1 d. Identify examples to illustrate that consumers ultimately determine what is produced in a market economy. (DOK 1-2)Economics 3.1 e. Explain the function of profit in a market economy. (DOK 1-2)Economics 3.2 d Use supply and demand analysis to explain how prices allocate scarce goods in a market economy. (DOK - 1-2)Economics 3.2 e Define resources from an economic and personal finance perspective. (DOK 1-2)Economics 3.2 g. Define the various types of taxes students will pay as adults, PFL. (DOL 1) |

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| **“Unwrapped” Concepts****(students need to know)** | **“Unwrapped” Skills”****(students need to be able to do)** | **Bloom’s Taxonomy Levels** |
| * How supply and demand determine equilibrium price and quantity
* Characteristics and distribution of physical systems, cultural patterns and economic interdependence
* The impact of taxes on individual income and spending
* The role of taxes in economic production and distribution of resources
* Supply and demand analysis
* How prices allocate scarce goods in a market economy
 | DEMONSTRATEDESCRIBE (to make predictions)DEMONSTRATEEXPLAINUSEEXPLAIN | 242212 |

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| **Essential Questions** | **Corresponding Big Ideas** |
| 1. How are the prices of goods determined?
2. How do the resources and systems of a country help to make predictions about economic well-being?
3. How do taxes impact individual choices?
 | 1. Supply and demand determine price, and impact peoples choices. (SYSTEMS)
2. Human-environment interaction, the economic systems, and the resources of a country affect economic interdependence. (INTERACTIONS)
3. Taxes impact the price of products, the way individuals spend, and even the paycheck individuals bring home. (SYSTEMS)
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| **Standardized Assessment Correlations****(State, College and Career)** |
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| **Unit Assessments** |
| **Pre-Assessment** | **Informal Progress Monitoring Checks** |
| [7th Grade SS Unit 1 Pre Test.doc](7th%20Grade%20SS%20Unit%201%20Pre%20Test.doc) | They are included in most of the EconEd Link activities/tasks |
| **Post-Assessment** |
| [7th Grade SS Unit 1 Answer Key Post.doc](7th%20Grade%20SS%20Unit%201%20Answer%20Key%20Post.doc)[7th Grade SS Unit 1 Post Test.doc](7th%20Grade%20SS%20Unit%201%20Post%20Test.doc) |
| **Scoring Guides and Answer Keys** |
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| **Unit Vocabulary Terms** |
| **The following vocabulary terms are recommended, but not limited to:****economy**: alternative, college, comparative advantage, costs, demand, export, federal, import, income, income tax, long-term, money, revenue, short-term, supply, tax**human characteristics of a region**: culture, government, gross domestic product (GDP), industry, population density**physical characteristics of a region**: climate, landforms (river, desert, mountains, peninsula, island, archipelago, etc), non-renewable resources and renewable resources |

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| **Authentic Performance Tasks** | **Engaging Learning Experiences****Synopsis of Authentic Performance Tasks** | **Suggested Length of Time** |
| Task 1 | Students will simulate supply and demand by participating in an activity where there are limited resources to complete a task. The students will have “econo-bucks” they can use to purchase the limited resources, but will realize they have to be careful about their choices. [Standards: Economics 3.1 (f), Economics 3.1(a), Economics 3.1(b), and Economics 3.1(c)] | 2 days, 70 minute blocks |
| Task 2 | Students will study data, and use an interactive map to identify the exports that various places throughout the world have. Students will see how the supply and demand of natural resources and products affects international trade, and human-environment interaction. Students can create a map themselves showing trade patterns. | 2 days, 70 minute blocks |
| Task 3 | Now that students understand supply and demand on a micro-level and a global level, students will start to see how services are also supplied and demanded, in particular college. Students will explore the costs and benefits of going to college in a three-part game that helps them understand the decisions associated with college, and the opportunities that are available to college graduates. This lesson will also help students start to understand the options for covering the cost of college, and understand that by setting the long-term goal of going to college early they can create a responsible financial plan. | 1 -2 days, 70 minute blocks |
| Task 4 | Students will simulate a market economy. Students will be assigned real jobs that can be linked to responsibilities in the classroom. Students will be “paid” based on the average salary for their job, and the student will have to budget, and plan for taxes. Students will get raises and pay cuts based on their life skills (homework, guided practice, exit tickets, participation, work ethic) and academic performance (formative assessments). This simulation can be 4 days or be developed into a semester or yearlong simulation. [Standards: Economics 3.2 (h) and Economics 3.2(e)] | 4 days, 70 minute blocks |
| **Brief Overview of the Engaging Scenario** |
| Students will simulate a market economy for the entire quarter, semester or quarter, instead of just 4 days, as is recommended in Task 4. The benefit of continuing Task 4 into a long-term project is that students will see how attitudes, work ethic, wants, needs, goals (such as buying a house, etc) and even salaries change over time. * Check out the book Teach Like Your Hair’s on Fire by Rafe Esquith – he is a 5th grade teacher outside of Los Angeles, California and has implemented a classroom economy for years. The book has a whole chapter on how he integrates this meaningful learning experience.
* More advanced unit plan for creating a Classroom Economy
	+ Web address: [www.councilforeconed.org/resources/lessons/**classroom**\_mini**economy**.pdf](http://www.councilforeconed.org/resources/lessons/classroom_minieconomy.pdf)
	+ Possible jobs handout and salary: [High school diploma jobs.doc](Resources/Classroom%20Economy/High%20school%20diploma.doc)
	+ Worksheet: [Pay calculator.doc](Resources/Classroom%20Economy/Pay%20calculator.doc)
* Resources from the National Council for Economics

[www.councilforeconed.org/resources/](http://www.councilforeconed.org/resources/) |

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| Authentic Performance Task 1  |
| Outcomes Addressed in Authentic Performance Task 1  | **Priority Outcomes:*** **Economics 3.1 f Demonstrate how supply and demand determine equilibrium price and quantity. (DOK 1-2)**

Supporting Outcomes: * Economics 3.1 a. Define supply and demand. (DOK 1)
* Economics 3.1 b. Identify factors that cause changes in supply and demand. (DOK 1)
* Economics 3.1 c. Define and identify factors that impact price. (DOK 1)
 |
| Description of Authentic Performance Task 1 | Students will be able **to demonstrate how supply and demand determine price, and impact peoples choices**. (Big Idea) Students will simulate supply and demand by participating in an activity where there are limited resources to complete a task. Students will each have $100 in econo-bucks to “buy the goods” they need to complete their task. Through the activity the students will realize that there are some goods that are more in demand than others. Some students will run out of econo-bucks, while other students who had high demand products will have more money. A discussion and real-world examples must follow the simulation. The final product students must be able to produce is a supply and demand equilibrium graph, and be able to graph how price changes based on supply and demand. The teacher should model this first – “I do, we do, you do.”The success of the task will be based on the following:1. Students respond to Essential Question with Big Idea by graphing the supply and demand equilibrium.
2. Students meet “Proficient” level or higher on Task 1 rubric.
 |
| Length: 2 days, 70 minutes | Bloom’s Taxonomy Level: IDENTIFY - 1EXPLAIN - 2DEMONSTRATE – 2 or 4 |
| Scoring Guide for Authentic Performance Task 1 (Insert link to document) | [7th SS Task 1 Scoring Guide.doc](Resources/7th%20SS%20Task%201%20Scoring%20Guide.doc) |
| Instructional Strategies and Supporting Activities for Authentic Performance Task 1(Include vocabulary strategy) | Differentiated Accommodations and Modifications Including Strategies for English Language Learners (Vary content, process, product) | Differentiated Enrichment/Extension Modifications | Resources and Materials (e.g., technical tools, graphic organizers, simulations, multi-media sources, print and non-print materials)  |
| * Experiential Learning through Simulations and Role-Playing
* Link to explanation of strategies:
 | * Teachers can use “Problem-Based Learning”. This strategy places students in the active role of solving problems in much the same way adult professionals perform jobs.
 | * Students who are advanced can find articles of their own in newspapers, magazines or the Internet that relate to supply and demand. Students will create their own supply and demand graphs and relate them to their lives.
* Students could invite a local businessman to speak to the class about how economics (supply and demand) affect their business
 | * The PDF for this actual lesson, found on the internet [http://www.wvpt4learning.org/lessons/pdf02/storyof.pdf]:
	+ [storyofsupplydemand.pdf](Resources/storyofsupplydemand.pdf)
	+ Econo-bucks template:

[Econo Bucks 5.doc](Resources/Classroom%20Economy/Econo%20Bucks%205.doc)[Econo Bucks 10.doc](Resources/Classroom%20Economy/Econo%20Bucks%2010.doc)[Econo Bucks 50.doc](Resources/Classroom%20Economy/Econo%20Bucks%2050.doc)[Econo Bucks 100.doc](Resources/Classroom%20Economy/Econo%20Bucks%20100.doc)[Econo Bucks 500.doc](Resources/Classroom%20Economy/Econo%20Bucks%20500.doc)[Econo Bucks 1000.doc](Resources/Classroom%20Economy/Econo%20Bucks%201000.doc)* Another lesson: [Supply and Demand, Lessons From Toy Fads, EconEdLink.pdf](Resources/Supply%20and%20Demand%2C%20Lessons%20From%20Toy%20Fads%2C%20EconEdLink.pdf)

Extension Activities* [www.coolmath4kids.com/lemonade](http://www.coolmath4kids.com/lemonade)
* <http://ted.coe.wayne.edu/sse/wq/nick/mini_society.htm>
* Resources from the National Council for Economics

[www.councilforeconed.org/resources/](http://www.councilforeconed.org/resources/)* Federal Trade Commission, <http://www.ftc.gov/bcp/edu/microsites/youarehere/>
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| Authentic Performance Task 2  |
| Outcomes Addressed in Authentic Performance Task 2  | **Priority Outcomes:*** **Geography 2.1 b. Describe the characteristics and distribution of physical systems, cultural patterns and economic interdependence to make predications. Topics to include, but not limited to environmental issues and cultural diffusion. (DOK 1-3)**
* **Economics 3.2 (d) Use supply and demand analysis to explain how prices allocate scarce goods in a market economy**

Supporting Outcomes: * Economics 3.1 d. Identify examples to illustrate that consumers ultimately determine what is produced in a market economy. (DOK 1-2)
* Economics 3.2 d Use supply and demand analysis to explain how prices allocate scarce goods in a market economy. (DOK - 1-2)
* Economics 3.2 e Define resources from an economic and personal finance perspective. (DOK 1-2)
 |
| Description of Authentic Performance Task 2 | Students will be able to show **how human-environment interaction, the economic systems, and the resources of a country affect economic interdependence**. (Big Idea) Students will work in partners to study data, and use an interactive map via EconEd Link to identify the exports that various places throughout the world have. Students will see how the supply and demand of natural resources and products affects international trade, and human-environment interaction. Students can create a map themselves showing trade patterns globally. By the end of the activity students should be able to answer the following questions:* What is the difference between an import and an export? *[An import is something that is brought into a country; an export is something that is sent out of a country.]*
* Did you and your partner select the same import as being the most important?
* Why might a country want to export products to the United States? *[Since the U.S. is a wealthy country a lot of money can be made by selling products to people in the U.S.]*

The success of the task will be based on the following:1. Students respond to Essential Question with the Big Idea.
2. Students meet “Proficient” level or higher on Task 2 rubric.
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| Length: 2 days, 70 minutes per day | Bloom’s Taxonomy Level:ANALYSIS, 4 |
| Scoring Guide for Authentic Performance Task 2 (Insert link to document) | [Coming and Going KEY.pdf](Resources/Coming%20and%20Going%20KEY.pdf) |
| Instructional Strategies and Supporting Activities for Authentic Performance Task 2 | Differentiated Accommodations and Modifications Including Strategies for English Language Learners (Vary content, process, product) | Differentiated Enrichment/Extension Modifications | Resources and Materials (e.g., technical tools, graphic organizers, simulations, multi-media sources, print and non-print materials)  |
| INDIRECT INSTRUCTION, Case Studies <http://olc.spsd.sk.ca/DE/PD/instr/strats/casestd/index.html> ORINDEPENTDENT STUDY, Computer Assisted Instruction:<http://olc.spsd.sk.ca/DE/PD/instr/strats/cai/index.html>  | * Give the vocabulary with definitions and examples to the students ahead of time.
* Have a hard copy of the interactive map as well
* Put students in heterogeneous groups or assign roles to help students focus on their strengths
 | Students who need enrichment can explore Admongo.gov to analyze how advertising plays a role in trade and the students daily lives as well. Admongo is very interactive and shows kids: * How to recognize different types of advertisements
* How to read, question and understand advertisements
* Why it is important to be a smart consumer

In conclusion, students could create their own advertisements relating to businesses in their local community or to the original EconEd Link Lesson. | EconEd Link Lesson:* [Coming and Going: Imports and Exports Throughout the World, EconEdLink.pdf](file://localhost/Resources%3AComing%20and%20Going/%20Imports%20and%20Exports%20Throughout%20the%20World%2C%20EconEdLink.pdf)

The Federal Trade Commission’s education website, full of games and lessons so students can learn about advertising (and supply and demand)* <http://ftc.gov/bcp/edu/microsites/admongo/html-version.shtml>

Free, relevant, and in many cases, interactive, resources from the Federal Government* <http://www.free.ed.gov/subjects.cfm?subject_id=262>
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| Authentic Performance Task 3  |
| Outcomes Addressed in Authentic Performance Task 3 | **Priority Outcomes:*** **Economics 3.2 h Demonstrate the impact of taxes on individual income and spending, PFL. (DOL 1-2)**

Supporting Outcomes: * Economics 3.1 c. Define and identify factors that impact price. (DOK 1)
* Economics 3.2 e Define resources from an economic and personal finance perspective. (DOK 1-2)
* Economics 3.2 g. Define the various types of taxes students will pay as adults, PFL. (DOL 1)
 |
| Description of Authentic Performance Task 3 | To complete Performance Task 3, students will demonstrate learning by picking their “dream college” that they would like to attend, and complete research on the costs and benefits of that school, and evaluate their choice.* Costs would include tuition, while benefits may include the quality of the school, or the degrees and support offered at the school. Students should also realize that in the short term college is expensive, but in the long term most college degrees will give people more opportunities (and more money).
* Then students will use computers to complete a three-part activity that provides comprehensive information about college costs (including interest, taxes, and tax deduction); it also introduces ways of paying for those costs. This is a very realistic simulation. Instead of students just thinking they can “get a scholarship” this simulation shows students that they will probably have to take out loans, and that those loans have an interest rate. Slowly, students will realize that they should apply to several colleges, not just their dream college because of the costs and benefits. Other students’ who may have thought college was not an option for them, will start to see the long-term benefits of going.

The success of the task will be based on the following:1. Students get a three or higher on the assessment.
 |
| Length: 1 – 2 days, 45 minutes/day | Bloom’s Taxonomy Level:DESCRIBE [1], ANALYZE [4] |
| Scoring Guide for Authentic Performance Task 3 (Insert link to document) | [You're Going to College ANSWER KEY.doc](Resources/You%27re%20Going%20to%20College%20ANSWER%20KEY.doc) |
| Instructional Strategies and Supporting Activities for Authentic Performance Task 3 | Differentiated Accommodations and Modifications Including Strategies for English Language Learners (Vary content, process, product) | Differentiated Enrichment/Extension Modifications | Resources and Materials (e.g., technical tools, graphic organizers, simulations, multi-media sources, print and non-print materials)  |
| INDIRECTION INSTRUCTIONS, Inquiry:<http://olc.spsd.sk.ca/DE/PD/instr/strats/inquiry/index.html> INDIRECT INSTRUCTION, Problem Solving through which students will define the problem/goal, analyze the problem/goal, establish criteria, propose solutions, take action:<http://olc.spsd.sk.ca/DE/PD/instr/strats/psolving/index.html> | Instead of students picking their dream college, teachers could recommend several different types of colleges, such as community college, Vo-Tech colleges, 4 year colleges, online colleges, etc, so students realize there are many options for different types of learners.For ELL students you may want to touch on the controversy behind the “Dream Act” – if students are for it, they could write letters to their local politicians.* <http://dreamact.info/>
* A video showing protestors during the summer of 2012: <http://www.huffingtonpost.com/2012/06/07/dream-act-protesters-go-o_n_1579147.html>
 | Students can write a formal letter to several universities expressing interest in their school. The students should also ask the universities specific questions, for brochures, or a pennant * Information on a letter format:

During 2011-2012, college prices were very high, so politicians were debating the interest rate that they should have, and various loans/scholarships. Students could read articles on the price of college, and write their legislators, urging them to take action.* [Why College Prices Keep Rising, Forbes Magazine](http://www.forbes.com/sites/peterjreilly/2012/03/19/why-college-prices-keep-rising/)
* [When College May Not Be Worth the Debt article and video](http://learning.blogs.nytimes.com/2012/05/15/when-college-may-not-be-worth-the-cost-examining-student-loan-debt/)
 | The Federal Student Aid website that helps students plan for college* <http://studentaid.ed.gov/PORTALSWebApp/students/english/introducing.jsp>

EconEd Lesson:* [Goals, You're Going to College, EconEdLink.pdf](Resources/Goals%2C%20You%27re%20Going%20to%20College%2C%20EconEdLink.pdf)
* [You're Going to College, Glossary.pdf](Resources/You%27re%20Going%20to%20College%2C%20Glossary.pdf)

Brain Track: A website that provides a comprehensive directory of United States colleges and universities. www.braintrack.com/us-colleges This interactive lesson provides information about college costs, how to cover those costs, and potential lifetime earnings for college graduates.[You're Going to College! Interactive Activity](http://www.econedlink.org/interactives/EconEdLink-interactive-tool-player.php?filename=college3.swf&lid=789)Peterson's College Planner: A comprehensive resource for prospective college students: [www.petersons.com/](http://www.petersons.com/)Go College: Go College is dedicated to furthering educational opportunities for the youth of America:[www.gocollege.com/](http://www.gocollege.com/financial-aid/)   Assessment Activity: You're Going To College [You're Going To College](http://www.econedlink.org/interactives/multiple-choice/index.php?lid=789&gid=1)   Extension Activity: You're Going To College Drag and Drop [You're Going To College](http://www.econedlink.org/interactives/EconEdLink-interactive-tool-player.php?filename=dragndrop.swf&lid=789) |

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| Authentic Performance Task 4  |
| Outcomes Addressed in Authentic Performance Task 4  | **Priority Outcomes:*** **Economics 3.2 f. Explain the role of taxes in economic production and distribution of resources, PFL. (DOK 1)**
* **Economics 3.2 h Demonstrate the impact of taxes on individual income and spending, PFL. (DOL 1-2)**

Supporting Outcomes: * Economics 3.1 b. Identify factors that cause changes in supply and demand. (DOK 1)
* Economics 3.1 c. Define and identify factors that impact price. (DOK 1)
* Economics 3.2 e Define resources from an economic and personal finance perspective. (DOK 1-2)
* Economics 3.2 g. Define the various types of taxes students will pay as adults, PFL. (DOL 1)
 |
| Description of Authentic Performance Task 4 | Students will be able to explain **how taxes impact the price of products, the way individuals spend, and even the paycheck individuals bring home** (Big Idea). Students will receive a job based on their skills and interests, which will receive an “econo-bucks” income. Each time students receive a pay stub they will have to deduct how much they owe in federal income taxes. Then students will have to budget their rent/mortgage, utilities, groceries, and other expenses. As a final activity students will add up what their yearly income would be, their tax bracket, and how much they pay in taxes. Students will compare the different tax brackets and decide whether higher taxes are a good or bad thing.The success of the task will be based on the following:1. Students meet “Proficient” level or higher on Task 4 rubric.
 |
| Length: 4 days, 70 minutes | Bloom’s Taxonomy Level: DEMONSTRATE – 2 or 4SIMULATE/CREATE - 6 |
| Scoring Guide for Authentic Performance Task 4 (Insert link to document) | [7th SS Task 4 Scoring Guide.doc](Resources/7th%20SS%20Task%204%20Scoring%20Guide.doc) |
| Instructional Strategies and Supporting Activities for Authentic Performance Task 4 | Differentiated Accommodations and Modifications Including Strategies for English Language Learners (Vary content, process, product) | Differentiated Enrichment/Extension Modifications | Resources and Materials (e.g., technical tools, graphic organizers, simulations, multi-media sources, print and non-print materials)  |
| * Experiential Learning through Simulations and Role-Playing
* Link to explanation of strategies:

[Experiential Learning](http://olc.spsd.sk.ca/DE/PD/instr/experi.html) | * Teachers can use “4MAT”. Teachers who use 4MAT plan instruction for each of four learning preferences over the course of several days on a given topic. Thus, some lessons focus on mastery, some on understanding, some on personal involvement, and some on synthesis. As a result, each learner has a chance to approach the topic through preferred modes and also to strengthen weaker areas.
 | * Advanced students could move towards investment and follow the Stock Market, and even participate in the Stock Market Game.
* Students could do research on the following question, and us the graphs provided to answer it, and explain it to their classmates, or debate the answer in front of their classmates.
	+ [Enrichment, Debating Taxes.doc](Resources/Enrichment%2C%20Debating%20Taxes.doc)
	+ [written\_document\_analysis\_worksheet.pdf](Resources/written_document_analysis_worksheet.pdf)
	+ [Debate - Student Handout - LD.doc](Resources/Debate%20-%20Student%20Handout%20-%20LD.doc)
 | * Entire unit plan for a Classroom Economy, grades 3-5
	+ web address: <http://www2.scholastic.com/browse/unitplan.jsp?id=139>
* More advanced unit plan for creating a Classroom Economy
	+ <Hyperlinks/classroom_minieconomy.pdf>
	+ web address: [www.councilforeconed.org/resources/lessons/**classroom**\_mini**economy**.pdf](http://www.councilforeconed.org/resources/lessons/classroom_minieconomy.pdf)
* Resources from the National Council for Economics

[www.councilforeconed.org/resources/](http://www.councilforeconed.org/resources/)* The Stock Market Game allows “Students use real internet research and news updates, making the simulation an even better mirror of the real marketplace. While the competitive game play creates student excitement, the educational experience delivers the biggest impact."

Link: [Stock Market Game](http://www.smgww.org/overview.html)* Federal Trade Commission, <http://www.ftc.gov/bcp/edu/microsites/youarehere/>
* Internal Revenue Service, <http://www.irs.gov/app/understandingTaxes/teacher/index.jsp>

The government website for students planning on going to college:<http://studentaid.ed.gov/PORTALSWebApp/students/english/index.jsp> IRS resources on teaching about taxes at the middle level* [http://www.irs.gov/individuals/students/article/0,,id=177653,00.html](http://www.irs.gov/individuals/students/article/0%2C%2Cid%3D177653%2C00.html)
* More from the Internal Revenue Service, <http://www.irs.gov/app/understandingTaxes/teacher/index.jsp>
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| Interdisciplinary Connections |
| Add specific Math, Reading and Writing standards |

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| Overall Reflections on the Instructional Unit |
| Current Status | Changes to Implement |
| Review test – possibly add the supply and demand equilibrium question from an old test |  |