**Delta County Schools**

**Curriculum Design**

**8th Grade Social Studies Unit 1 Plan Organizer**

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| **Subjects(s)** | Social Studies |
| **Grade/Course** | 8th Grade |
| **Unit of Study**  | Personal Finance |
| **Unit Type(s)** | [x] Topical     [x] Skills-based   [ ] Thematic |
| **Length of Unit** | 2 weeks |

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| **Priority Outcomes (Essentials)** |
| History 1.2 f. Analyze ideas that are critical to the understanding of American history and give examples of the ideals involved in major events and movements. Topics to include but not limited to representative democracy, federalism, capitalism, abolition, temperance, nativism, and expansionismEconomics 3.1 a. Give examples of international differences in resources, productivity, and prices that provide a basis for international tradeEconomics 3.1 c. Explain effects of domestic policies on international tradeEconomics 3.2 b. Analyze benefits and costs of credit and debt |

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| **Supporting Outcomes** |
| Economics 3.1 b. Describe the factors that lead to a nation having a comparative and absolute advantage in tradeEconomics 3.1 d. Explain why nations often restrict trade by using quotas, tariffs, and non-tariff barriersEconomics 3.2 a. Identify and differentiate between purposes and reasons for debtEconomics 3.2 c .Compare sources of creditEconomics 3.2 d. Describe the components of a credit history |

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| **“Unwrapped” Concepts****(students need to know)** | **“Unwrapped” Skills”****(students need to be able to do)** | **Bloom’s Taxonomy Levels** |
| * Ideas that are critical to the understanding of American history
* Examples of the ideals involved in major events and movements.
* Examples of international differences in resources, productivity, and prices that provide a basis for international trade
* Effects of domestic policies on international trade
* Benefits and costs of credit and debt
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| **Essential Questions** | **Corresponding Big Ideas** |
| 1. How do human and natural resources affect the economic success and relationships of countries? [Economics 3.1(a)]
2. How do various countries organize their economic systems and policies? [Economics 3.1(c)]
3. How does capitalism or the free market work in the United States? [History 1.2(f)]
4. How does credit and debt affect individuals and countries? [Economics 3.2(b)]
 | 1. Scarcity of human and natural resources dictates production, price, profit, and what is traded; countries often trade what they have, to get what they need. (CDE Concept Map: Personal Finance)
2. The organization of a countries economic system is rooted in the countries political freedoms, philosophies, history, and leadership. (CDE Concept Map: Personal Finance)
3. Free markets are based on supply and demand of goods and services. Businesses compete against each other to produce and sell products to consumers; citizens are not economically equal in free market or capitalist societies. (CDE Concept Map: Personal Finance)
4. Every decision has an opportunity cost. Short-term and long-term financial decisions affect the financial well being (credit and debt), of individuals, states and countries. (CDE Concept Map: Personal Finance)
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| **Standardized Assessment Correlations****(State, College and Career)** |
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| **Unit Assessments** |
| **Pre-Assessment** | **Informal Progress Monitoring Checks** |
| [8th Grade SS Unit 1 Pre Test.doc](8th%20Grade%20SS%20Unit%201%20Pre%20Test.doc) |  |
| **Post-Assessment** |
| [8th Grade SS Unit 1 Post Test.doc](8th%20Grade%20SS%20Unit%201%20Post%20Test.doc) |
| **Scoring Guides and Answer Keys** |
| [8th Grade SS Unit 1 Answer Key Post.doc](8th%20Grade%20SS%20Unit%201%20Answer%20Key%20Post.doc) |

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| **Unit Vocabulary Terms** |
| **The following vocabulary terms are recommended, but not limited to:****Capitalism**: benefit, business, capital, capital resources, choice, competition, consumers, costs of production, demand, division of labor, goods, human capital, income, innovation, inventors, investing, investment, job (career), money, opportunity cost, price, producers, product, production, productive resources, productivity, purchases, purchasing power, resources, services, specialization, standard of living, supply, wants, workers (laborers)**Economics****Economic Systems:** command, communism, free enterprise, market, mixed economy, socialism, and traditional economy **Goods and Services**: human, intellectual, natural, scarcity**Trade**: comparative advantage, domestic, exports, imports, international, scarcity, tariffs, treaties**Staying Afloat in the 21st Century:** assumptions, balanced budget, borrow, budget, check, costs, credit, debt, decision, exchange, expenses, income, insurance, interest, job, loan, long run, money, mortgage, opportunity cost, resources, salary, save, saving, savings, savings account, shortage, supply, wants, work |

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| **Authentic Performance Tasks** | **Engaging Learning Experiences****Synopsis of Authentic Performance Tasks** | **Suggested Length of Time** |
| **Task 1** | Students will work in small groups to compare the economic systems of six different countries. Students will read a summary on each country’s economic system, and then determine where each economy falls on a scale – from market (free enterprise) to command (communist). Finally, students will create a cartoon-strip that shows what life is like in the two main types of economies. | **2 days, 70 minute block** |
| **Task 2** | Students will participate in a “trading game” that will show them how trade can make everyone better off. Throughout the game students will learn why countries participate in trade, and how competition creates a greater variety of goods and services in the world. Students will use current event articles on Obama’s policy and a chart of the “Top Ten Countries with which the U.S. Trade’s” to analyze how trade directly impacts our country.  | **1 day, 70 minute block** |
| **Task 3** | Students are going to do a case study of productivity and other factors of capitalism by studying Herr’s Potato Chips. Students are going to analyze how Herr’s became a successful company, and discuss three key questions:* What was the capital investment, new idea, or innovation that occurred during this time frame on the Herr's timeline?
* How did this change increase the productivity of the Herr's potato chip business?
* What was the impact of this change on the consumer, producer, and worker?
 | **2 days, 70 minute block** |
| **Task 4** | Students are going to complete an EconEd.org activity that helps them identify what is important to them, and how they can afford those goods and services as they get older. Students will work in groups to problem solve financial scenarios where budgeting, credit, debt, and opportunity cost are involved. Finally, students will apply what they learned about individual financial choices to current national government issues. | **1 day, 70 minute block** |
| **Brief Overview of the Engaging Scenario** |
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| **Authentic Performance Task 1**  |
| **Outcomes Addressed in Authentic Performance Task 1**  | **Priority Standards:*** **History 1.2 f. Analyze ideas that are critical to the understanding of American history and give examples of the ideals involved in major events and movements. Topics to include but not limited to representative democracy, federalism, capitalism, abolition, temperance, nativism, and expansionism**
* **Economics 3.1 c. Explain effects of domestic policies on international trade**

Supporting Standards:* Economics 3.1 b. Describe the factors that lead to a nation having a comparative and absolute advantage in trade
* Economics 3.1 d. Explain why nations often restrict trade by using quotas, tariffs, and non-tariff barriers
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| **Description of Authentic Performance Task 1** | Students will work in small groups to compare the economic systems of six different countries, and answer the Essential Question: **How do various countries organize their economic systems and policies? [Economics 3.1(c)]** If available, teachers should use the *TCI World Cultures Alive! Contemporary Studies, Lesson 5* – Comparing Economic Systems presentation. The presentation has videos and interactive review built into it. With or without the presentation, students can complete this activity. After the “Preview” in their Interactive Notebook, students will break into small groups and read a summary on each country’s (Australia, Brazil, China, France, North Korea, and the United States) economic system. This economic case study will answer key questions, such as: *What will be produced? How will it be produced? For whom will it be produced?*After learn about each economy students will have to determine where each economy falls on a scale – from market (free enterprise) to command (communist). Students should debate with other groups whether they placed the country in the right place on the economic scale or spectrum. Finally, students will create a cartoon-strip that shows what life is like in the two main types of economies.The success of the task will be based on the following:1. Students respond to Essential Question with the Big Idea: **The organization of a countries economic system is rooted in the countries political freedoms, philosophies, history, and leadership.**
2. Students meet “Proficient” level or higher on Task 1 rubric.
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| **Length: 2 days, 70 minute block** | **Bloom’s Taxonomy Level:**ANALYZE, 4EXPLAIN, 2 |
| **Scoring Guide for Authentic Performance Task 1 (Insert link to document)** | [8th SS Task 1 Scoring Guide.doc](Resources/8th%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)**  |
| Interactive Instruction: **Discussion**Some tips from the website - <http://olc.spsd.sk.ca/DE/PD/instr/strats/discussion/index.html> **Guided Discussions:*** Guided discussions begin with teacher-posed questions that promote the exploration of a particular theme, topic or issue.
* Through discussion, students should achieve a deeper understanding of the topic.
* After some time is spent on teacher-directed questioning, students should be encouraged to facilitate discussions by continuing to formulate and pose questions appropriate to the topic of study.
 | Accommodations may include:* Vary the amount of content for struggling learners (For example: have students analyze two countries instead of all six)
* Focus on market and command economies – stay away from excessive vocabulary – less is more
* Include a lot of visuals, and have students create their own visuals early on to help them remember key ideas
 | Enrichment may include:* Have students find and summarize an economic current event on one of the six countries studied during this activity. Share what they learned with the class.
 | Make a class set of the interactive notes, if not a packet for each student:* [Comparing Economic Systems HISTORYALIVE! INTERACTIVE NOTE.pdf](Resources/Comparing%20Economic%20Systems%20HISTORYALIVE%21%20INTERACTIVE%20NOTE.pdf)
* [Comparing Economic Systems SPANISH HISTORYALIVE INTERACTIVE NOTE.pdf](Resources/Comparing%20Economic%20Systems%20SPANISH%20HISTORYALIVE%20INTERACTIVE%20NOTE.pdf)

Below is the “Comparing Economies Spectrum” handout. You only need one per group:* [Comparing Economic Systems HANDOUT.pdf](Resources/Comparing%20Economic%20Systems%20HANDOUT.pdf)
* [Comparing Economic Systems SPANISH HANDOUT.pdf](Resources/Comparing%20Economic%20Systems%20SPANISH%20HANDOUT.pdf)

These websites also have videos and lesson ideas on economics:* <http://www.learner.org/resources/series79.html?pop=yes&pid=2453>
* “Freedoms We Enjoy” lesson, <http://www.learningtogive.org/lessons/unit125/lesson4.html#lesson>
* Khan academy videos on economics, <http://www.khanacademy.org/finance-economics/microeconomics?k>
* Free online help from Pearson-Prentice Hall, <http://www.phschool.com/webcodes10/index.cfm?wcprefix=mnk&wcsuffix=1000&area=view>
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| **Authentic Performance Task 2**  |
| **Outcomes Addressed in Authentic Performance Task 2**  | **Priority Standards:*** **Economics 3.1 a. Give examples of international differences in resources, productivity, and prices that provide a basis for international trade**
* **Economics 3.1 c. Explain effects of domestic policies on international trade**

Supporting Standards:* Economics 3.1 b. Describe the factors that lead to a nation having a comparative and absolute advantage in trade
* Economics 3.1 d. Explain why nations often restrict trade by using quotas, tariffs, and non-tariff barriers

Economics 3.2 d. Describe the components of a credit history |
| **Description of Authentic Performance Task 2** | Students will participate in a “trading game” that will show them how trade can make everyone better off. The game will help students answer the Essential Question: **How do human and natural resources affect the economic success and relationships of countries? [Economics 3.1(a)]** Throughout the game students will learn why countries participate in trade, and how competition creates a greater variety of goods and services in the world. Students will use current event articles on Obama’s policy and a chart of the “Top Ten Countries with which the U.S. Trade’s” to analyze how trade directly impacts our country.The game has three rounds. Round one will allow students to rate value or worth of various “gift certificates” aka, goods and services that were distributed throughout the class. In Round two, students can trade their gift certificate for another, but only within an assigned group. This simulates national, or U.S. trade. In round three, students can trade certificates with anyone in the class, simulating world trade. Students will have to assess whether the value of certain certificates increased as the number of people available to trade with increased, and how value is relative (for example, someone in living in a dessert might pay a lot of money for vegetables because they cannot grow them, but a student in Delta wouldn’t pay as much because we have an abundance of crops). Students should also assess whether some classmates had an advantage over others due to their goods, services, or marketing (comparative advantage). The success of the task will be based on the following:1. Students respond to Essential Question with the Big Idea: **Scarcity of human and natural resources dictates production, price, profit, and what is traded; countries often trade what they have, to get what they need.**
2. Students meet “Proficient” level or higher on Task 2 rubric.
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| **Length: 1 day, 70 minute block** | **Bloom’s Taxonomy Level:**GIVE EXAMPLES, 2EXPLAIN, 2 |
| **Scoring Guide for Authentic Performance Task 2 (Insert link to document)** | [8th SS Task 2 Scoring Guide.doc](Resources/8th%20SS%20Task%202%20Scoring%20Guide.doc) |
| **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)**  |
| Experiential Learning – Simulations, <http://olc.spsd.sk.ca/DE/PD/instr/strats/simul/index.html>Indirect Instruction - Writing to Inform, <http://olc.spsd.sk.ca/DE/PD/instr/strats/writinginform/index.html>What is writing to inform?“Writing that reports information to others can vary greatly in content and format. Many learning experiences culminate in expository or informative writing activities. Students must have opportunities to read a variety of resources and printed materials for information. During writing, students can apply their knowledge of the structures and formats of these materials to organize and convey information.” | Strategies on how to adapt “writing to inform”:* Brainstorming
* Categorizing
* Co-operative learning
* Experience charts
* Making books and charts
* Researching
* Webbing
 | This extension activity is taken directly from the EconEd lesson:* Have the students go to the U.S. Department of Foreign Trade (USFT), <http://www.census.gov/foreign-trade/top/index.html#2010>. Ask the students how the U.S. major trade partners have changed over the last decade.
* Also have the students go to USFT to find out what the U.S. exports and imports from other countries.
* What goods do we import and what goods do we export? Explain how the U.S. gains from trade with other nations.
 | The complete lesson plan and essential handouts for this task, from the Council for Economic Education, <http://www.econedlink.org/>:* [The Trading Game LESSON PLAN.pdf](Resources/The%20Trading%20Game%20LESSON%20PLAN.pdf)
* [The Trading Game GLOSSARY.pdf](Resources/The%20Trading%20Game%20GLOSSARY.pdf)
* [Top Ten Countries that the US Trades With HANDOUT.pdf](Resources/Top%20Ten%20Countries%20that%20the%20US%20Trades%20With%20HANDOUT.pdf)
* [Trading Game GIFT CERTIFICATE HANDOUT.pdf](Resources/Trading%20Game%20GIFT%20CERTIFICATE%20HANDOUT.pdf)
* [Obama's day, Trade and exports ARTICLE.pdf](Resources/Obama%27s%20day%2C%20Trade%20and%20exports%20ARTICLE.pdf)
* [Obama Promises to Double Export Growth by 2015 - NYTimes.com.pdf](Resources/Obama%20Promises%20to%20Double%20Export%20Growth%20by%202015%20-%20NYTimes.com.pdf)

More resources:* Make sense of the world economy, <http://learning.blogs.nytimes.com/1999/07/21/making-sense-of-the-world-economy/>
* Benefits and challenges of trade, <http://learning.blogs.nytimes.com/2005/11/07/trading-up/>
* Another great trade simulation, [Partners in Trade LESSON.pdf](Resources/Partners%20in%20Trade%20LESSON.pdf)
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| **Authentic Performance Task 3**  |
| **Outcomes Addressed in Authentic Performance Task 3** | **Priority Standards:*** **History 1.2 f. Analyze ideas that are critical to the understanding of American history and give examples of the ideals involved in major events and movements. Topics to include but not limited to representative democracy, federalism, capitalism, abolition, temperance, nativism, and expansionism**
* **Economics 3.1 a. Give examples of international differences in resources, productivity, and prices that provide a basis for international trade**
* **Economics 3.1 c. Explain effects of domestic policies on international trade**

Supporting Standards:* Economics 3.1 b. Describe the factors that lead to a nation having a comparative and absolute advantage in trade
* Economics 3.1 d. Explain why nations often restrict trade by using quotas, tariffs, and non-tariff barriers
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| **Description of Authentic Performance Task 3** | The activities in Task Three will help answer the Essential Question: **How does capitalism or the free market work in the United States? [History 1.2(f)]** According to the EconEd.org summary, this task has three activities: “In the first activity your students will explore the concepts that are connected to productivity and capitalism. In the second activity your students will investigate the Herr's Potato Chips, a company that is constantly working at incorporating new techniques to satisfy the customer. Finally, in the third activity your students will use the Internet to search for inventors and inventions. Their task is to find an invention they would like to learn more about and learn how that invention improves its environment, and how it competes against other inventions that are similar.” Due to time constraints, the third activity is recommended as an enrichment or extension activity. However, do discuss how capitalism creates an environment where entrepreneurs and inventors can succeed, but it is a competitive market that relies on supply and demand of resources. Some questions that will help get to the Big Idea are:* What was the capital investment, new idea, or innovation that occurred during this time frame on the Herr's timeline?
* How did this change increase the productivity of the Herr's potato chip business?
* What was the impact of this change on the consumer, producer, and worker?

At the end of the activities have the students answer these questions in a short constructed response.The success of the task will be based on the following:1. Students respond to Essential Question with the Big Idea: **Free markets are based on supply and demand of goods and services. Businesses compete against each other to produce and sell products to consumers; citizens are not economically equal in free market or capitalist societies.**
2. Students meet “Proficient” level or higher on Task 3 rubric.
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| **Length: 2 days, 70 minute block** | **Bloom’s Taxonomy Level:**ANALYZE, 4GIVE EXAMPLES, 2EXPLAIN, 2 |
| **Scoring Guide for Authentic Performance Task 3 (Insert link to document)** | [8th SS Task 3 Scoring Guide.doc](Resources/8th%20SS%20Task%203%20Scoring%20Guide.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)**  |
| Indirect Instruction – CASE STUDIES<http://olc.spsd.sk.ca/DE/PD/instr/strats/casestd/index.html> The attached handout provides tools for teachers to use when doing Case Studies:[Case Studies Guide.pdf](Resources/Case%20Studies%20Guide.pdf) | Use this attachment to help set up differentiation in your classroom for the year. Page 20 is particularly useful:[MakingDifferentiationAHabit packet.pdf](Resources/MakingDifferentiationAHabit%20packet.pdf) | Students can research successful inventions and business in the United States. As they explore their topic they should try to answer the question “how did this invention/business succeed or struggle in a capitalistic society”. The handouts below are very useful:* [Capital Chips PART 3 LESSON PLAN.pdf](Resources/Capital%20Chips%20PART%203%20LESSON%20PLAN.pdf)
* [Capital Chips PART 3 GLOSSARY.pdf](Resources/Capital%20Chips%20PART%203%20GLOSSARY.pdf)
* [Capital Chips PART 3 Handout.pdf](Resources/Capital%20Chips%20PART%203%20Handout.pdf)
 | The complete lesson plan and essential handouts for this task, from the Council for Economic Education, <http://www.econedlink.org/>:* [Capital Chips PART 1 LESSON PLAN.pdf](Resources/Capital%20Chips%20PART%201%20LESSON%20PLAN.pdf)
* [Capital Chips PART 1 GLOSSARY.pdf](Resources/Capital%20Chips%20PART%201%20GLOSSARY.pdf)
* [Capital Chips PART 1 Glossary Handout.pdf](Resources/Capital%20Chips%20PART%201%20Glossary%20Handout.pdf)
* [Capital Chips PART 1 Glossary Handout Teacher Copy.pdf](Resources/Capital%20Chips%20PART%201%20Glossary%20Handout%20Teacher%20Copy.pdf)
* [Capital Chips PART 2 LESSON PLAN.pdf](Resources/Capital%20Chips%20PART%202%20LESSON%20PLAN.pdf)
* [Capital Chips PART 2 GLOSSARY.pdf](Resources/Capital%20Chips%20PART%202%20GLOSSARY.pdf)

Other good tools to teach capitalism:* From the Khan Academy, a video: <http://www.khanacademy.org/humanities/history/v/20th-century-capitalism-and-regulation-in-the-united-states?playlist=History>
* An advanced activity about world capital specifically the World Bank, <http://learning.blogs.nytimes.com/2007/05/16/the-capital-of-the-world/>
* I want to be an entrepreneur lesson, <http://www.digitalwish.com/dw/digitalwish/view_lesson_plans?id=4328>
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| **Authentic Performance Task 4**  |
| **Outcomes Addressed in Authentic Performance Task 4**  | **Priority Standards:*** **Economics 3.2 b. Analyze benefits and costs of credit and debt**

Supporting Standards:* Economics 3.2 a. Identify and differentiate between purposes and reasons for debt
* Economics 3.2 c. Compare sources of credit

Economics 3.2 d. Describe the components of a credit histor |
| **Description of Authentic Performance Task 4** | In this task students will demonstrate learning by defining and discussing key terms relating to credit, debt, and opportunity cost. Then students will identify goods and services that are important to them as individuals, and also to the greater United States (think: security, so we have a large military or jobs, that is why the government helps people who are unemployed, etc). After students identify what is important to the as individuals students will develop a monthly budget based on a given level of income. They should realize that they will not be able to buy everything they “want”, and that every financial decision has an opportunity cost. Introduce different financial situations, created yourself, or use the scenarios in the attached EconEd lesson. These financial situations will start to introduce the ideas of credit and debt (including loans, interest and mortgages), and should show students the positives and challenges of both. Students should at least write a short constructed response about their experience, but there are other options for final tasks listed below under “Resources” and “Extension”.After students understand credit and debt on an individual level discuss it on a national level. Debate whether or not it is worth it for the government to incur debt on things such as wars or Social Security? If you are really brave, pull up a chart that overviews the United States budget, and have students try to balance it as a class. Some interesting websites: <http://www.whitehouse.gov/omb/overview>, <http://www.heritage.org/federalbudget/> (\*\*Really good charts\*\*), <http://www.brookings.edu/research/topics/federal-budget>, <http://crfb.org/stabilizethedebt/>. This response activity will help students answer the Essential Question: **How does credit and debt affect individuals and countries? [Economics 3.2(b)]**The success of the task will be based on the following:1. Students respond to Essential Question with the Big Idea: **Every decision has an opportunity cost. Short-term and long-term financial decisions affect the financial well being (credit and debt) of individuals and countries.**
2. Students meet “Proficient” level or higher on the Task 4 or “Reality Store” rubric.
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| **Length: 1 day 70 minute block** | **Bloom’s Taxonomy Level:**ANALYZE, 4 |
| **Scoring Guide for Authentic Performance Task 4 (Insert link to document)** | [8th SS Task 4 Scoring Guide.doc](Resources/8th%20SS%20Task%204%20Scoring%20Guide.doc)The following rubric was taken from the Enrichment/Extension activity, which goes hand-in-hand with the task described above. Teachers can modify as they see fit depending on what they are able to accomplish with their students:[Reality Store Rubric.doc](Resources/Reality%20Store%20Rubric.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 – SimulationsThe information below helps explain simulations, and is taken from: <http://olc.spsd.sk.ca/DE/PD/instr/strats/simul/index.html>**How can I adapt it?**Simulations can typically be adapted internally to address the specific circumstances of the students and class environment. They can also be offered as a replacement for other teaching strategies thus themselves being an adaptation.Opportunity for enrichment or modification exists. A Social Studies resource simulation can be adapted to fit a unit in Language Arts. The grade 6 and 7 themes of survival can be drawn out from the need to struggle to obtain limited resources. There are at least 3 ways simulations can be used and internally adapted to classrooms.* Time - the arc of the activity can be adjusted.
* Content - some simulations offer content more appropriate to specific ages. The election simulation listed in teacher resources, for example, has 3 separate scenarios. Each possesses a similar theme but the content allows the unit to be used from Gr. 5 to 12. See the teacher resource page for details.
* Expectations - Not all students appreciate the subtleties of a concept as well as others. Rubrics can be developed to help the teacher determine the level of success.
 | * Create this task in a clearly tiered assignment, so that students of different ability know exactly what is expected and in what order
* Think about using some of the free Khan Academy videos or BrainPop! So that students receive instruction visually as well, and so they can revisit explanations as needed.
 | Students who understand the basics of budgeting, credit and debt can take on this more complex budgeting activity that will take several days. They may have complete it outside of class or even as you move to the next unit:* <http://www.nylearns.org/module/content/pyb/resources/10381/view.ashx>
* [Reality Activity Unit Plan.doc](Resources/Reality%20Activity%20Unit%20Plan.doc)
* [Reality Activity Teacher Resource Packet.doc](Resources/Reality%20Activity%20Teacher%20Resource%20Packet.doc)
* [Reality Activity Student Reference Packet.doc](Resources/Reality%20Activity%20Student%20Reference%20Packet.doc)
* [Reality Activity Student Profile.doc](Resources/Reality%20Activity%20Student%20Profile.doc)
* [Reality Activity Envision your life form.doc](Resources/Reality%20Activity%20Envision%20your%20life%20form.doc)
* [Reality Activity Checking Account Information and Spreadsheet.doc](Resources/Reality%20Activity%20Checking%20Account%20Information%20and%20Spreadsheet.doc)
 | The complete lesson plan and essential handouts for this task, from the Council for Economic Education, <http://www.econedlink.org/>:* [Staying Afloat Financially in the 21st Century LESSON PLAN.pdf](Resources/Staying%20Afloat%20Financially%20in%20the%2021st%20Century%20LESSON%20PLAN.pdf)
* [Staying Afloat Financially in the 21st Century GLOSSARY.pdf](Resources/Staying%20Afloat%20Financially%20in%20the%2021st%20Century%20GLOSSARY.pdf)
* EXCELLENT guided practice with answers, [MoneySavingandBorrowing handouts.pdf](Resources/MoneySavingandBorrowing%20handouts.pdf)
* Great handouts to support the budget simulation: [Budget Reflection Questions.doc](Resources/Reality%20Store%20Reflection%20Questions.doc) AND [Reality Store Evaluation.doc](Resources/Reality%20Store%20Evaluation.doc)
* Global debt maps from *The Economist*, <http://www.economist.com/blogs/graphicdetail/2012/01/daily-chart-8>

More resources:* A PBS lesson on national debt, <http://www.pbs.org/newshour/thenews/materials/econsnapshot_lesson_1.pdf>
* Interesting lesson about charging, credit and debt, <http://www.frbatlanta.org/publica/extra_credit/2007/spring/07hoover.pdf>
* Money Math – lessons for life, <http://www.moneyandstuff.info/lessons/B1_SavingsBudgeting_millionaire.pdf>
* Budget simulation, <http://www.oakland.k12.mi.us/resources/externships/business/0102/B16.pdf>
* GREAT SITE TO REVIEW KEY ECONOMIC TERMS - <http://www.practicalmoneyskills.com/>
	+ FINANCE GAMES - <http://www.practicalmoneyskills.com/games/games.php>
* More games… <http://www.funtrivia.com/quizzes/world/business_world/economics.html>
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| **Interdisciplinary Connections** |
| Add specific Math – Personal Finance Literacy - connections |

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| **Overall Reflections on the Instructional Unit** |
| **Current Status** | **Changes to Implement** |
| Completed, but never taught, so add a lot of constructive criticism! Add more formative assessments and exemplars |  |