

Economic/Personal Finance Concepts**Grade:** Ninth**Publication:** Choices and Changes 9-10

Lesson	Title	Economic/Personal Finance Concepts K-12 Curriculum	Social Studies Framework MS Studies/Geography	Language Framework
1	Making Choices	1. Scarcity/Choice 2. Opportunity Cost/Trade-Offs		1, 2, 3, 4
2	Choosing Among Alternatives	1. Scarcity/Choice 2. Opportunity Cost/Trade-Offs		1, 2, 3, 4
3	Choices: Benefits and Costs	1. Scarcity/Choice 2. Opportunity Cost/Trade-Offs	MS: 1, 2, 4	1, 2, 3, 4
4	What Influences Choices?	5. Incentives		1, 2, 3, 4
5	Which Job Would You Choose?	2. Opportunity Cost/Trade-Offs 5. Incentives		1, 2, 3, 4
6	Changing Productivity	3. Productivity	MS: 1, 2, 4	1, 2, 3, 4
7	Human Capital and Productivity	3. Productivity	MS: 1	1, 2, 3, 4
8	My Human Capital	3. Productivity	MS: 1, 4 Geography: 2	1, 2, 3, 4
9	What Employers Want	3. Productivity 5. Economic Institutions/Incentives		1, 2, 3, 4
10	What Do Want Ads Mean?	2. Opportunity Cost/Trade-Offs 3. Productivity		1, 2, 3, 4
11	My Personal Timeline	1. Scarcity/Choice	MS: 4 Geography: 7	1, 2, 3, 4
12	Planning to Choose	1. Scarcity/Choice 8. Supply and Demand	MS: 1, 2, 3, 4 Geography: 2,5, 6, 7	1, 2, 3, 4
13	My Human Capital: A Job Application	2. Opportunity Cost/Trade-Offs 3. Productivity	MS: 4	1, 2, 3, 4

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		5. Incentives		
14	A Preferred Future: Images of Potential	1. Scarcity/Choice 2. Opportunity Cost/Trade-Offs	MS: 1, 2, 3, 4 Geography: 7	1, 2, 3, 4
15	Planning for Action: A Contract With Myself	1. Scarcity/Choice 2. Opportunity Cost/Trade-Offs	MS: 4	1, 2, 3, 4

Notes:

- Each lesson contains reading, writing, and vocabulary.
- Each lesson can be adapted to fit the social studies curriculum.