

Economic/Personal Finance Concepts**Grade:** Third**Publication:** Financial Fitness for Life 3-5

Lesson	Title	Economic/Personal Finance Concepts K-12 Curriculum	Social Studies Framework	Math Framework	Language Framework
1	Earning Income	1. Scarcity/Choice 2.Opportunity Cost/Trade-Offs 3. Productivity 5. Incentives 6. Exchange/ Money	2, 3, 4, 5	1, 5	1, 2, 3, 4
2	Urban Mouse and Rural Mouse	1. Scarcity/Choice 2.Opportunity Cost/Trade-Offs 3. Productivity 5. Incentives 6. Exchange/ Money	2, 3, 4, 5	1, 2, 5	1, 2, 3, 4
3	People Pay Taxes	1. Scarcity/Choice 2. Opportunity Cost/Trade-Offs 12. Role of Government	1, 2, 3, 4, 5	1, 2, 5	1, 2, 3, 4
4	The Grasshopper and the Ant	1.Scarcity/Choice 2.Opportunity Cost/Trade-Offs 5. Incentives	3, 4		1, 2, 3, 4
5	Why? How? Where?	1. Scarcity/ Choice 2. Opportunity Cost/Trade-Offs 5. Economic Institutions/Incentives 6. Exchange/Money	2, 3, 4, 5	1, 2, 5	1, 2, 3, 4
6	Consumers Want Goods and Services	1. Scarcity/Choice 2. Opportunity Cost/Trade-Offs	2, 3, 4, 5	5	1, 2, 3, 4
7	To Choose is to Refuse	1. Scarcity/Choice 2. Opportunity Cost/Trade-Offs 6. Exchange/Money	3, 4	5	1, 2, 3, 4

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8	How Would You Like to Pay?	1. Scarcity/Choice 5. Economic Institutions 6. Exchange/Money	2, 4	5	1, 2, 3, 4
9	More About Methods of Payments	1. Scarcity/Choice 5. Economic Institutions 6. Exchange/Money	2, 4	5	1, 2, 3, 4
10	Why Do I Want All This Stuff?	1. Scarcity/Choice 2. Opportunity Cost/Trade-Offs	2, 4		1, 2, 3, 4
11	This One or That One?	1. Scarcity/Choice 2. Opportunity Cost/Trade-Offs 7. Markets/Prices	2, 4	1, 5	1, 2, 3, 4
12	Credit is Based on Trust	1. Scarcity/Choice 5. Economic Institutions	2, 4		1, 2, 3, 4
13	Buddy, Can You Spare a Dime?	1. Scarcity/ Choice 2. Opportunity Cost/Trade-Offs 5. Economic Institutions 6. Exchange/Money	2, 4	5	1, 2, 3, 4
14	Managing Money	1. Scarcity/Choice 2. Opportunity Cost/Trade-Offs 3. Exchange/Money	2, 3, 4	1, 5	1, 2, 3, 4
15	It's a Balancing Act	1. Scarcity/Choice 7. Markets/Prices	2, 3, 4	1, 5	1, 2, 3, 4