

Economic/Personal Finance Concepts**Grade:** 12th**Publication:** Learning, Earning, and Investing: High School

Lesson	Title	Economic/Personal Finance Concepts K-12 Curriculum	Social Studies Framework Economics/ Government	Language Framework	Math Framework Trig./Pre-Cal
1	Why Save?	5. Incentives	E: 1,2,3,6 G: 5	4	
2	Investors and Investments	5. Economic Institutions	E: 1,2,3,6 G:5	3, 4	
3	Invest in Yourself	1. Scarcity and Choice 2. Opportunity Cost/Trade-Offs 3. Productivity 6. Exchange	E: 1,2,3,6 G: 5	3, 4	
4	What is a Stock?	5. Economic Institutions/Incentives	E: 1,2,3,6 G: 5	2, 3, 4	
5	Reading the Financial Pages: In Print and Online	5. Economic Institutions 7. Markets and Prices	E: 1,2,3,6 G: 5	2, 3, 4	
6	What is a Bond?	17. Monetary Policy	E: 1,2,3,6 G: 5	2, 3, 4	
7	What are Mutual Funds?	5. Economic Institutions	E: 1,2,3,6 G: 5	2, 3, 4	
8	How to Buy and Sell Stocks and Bonds	5. Economic Institutions 9. Competition	E: 1,2,3,6 G: 5	2, 3, 4	
9	What is a Stock Market?	1. Scarcity and Choice 4. Economic Systems 5. Economic Institutions 7. Markets and Prices	E: 1,2,3,6 G: 1, 5	2, 3, 4	
10	The Language of Financial Markets	5. Economic Institutions	E: 1,2,3,6 G: 5	1	
11	Financial Institutions in the U.S. Economy	5. Economic Institutions	E: 1,2,3,6 G: 5	4	
12	Building Wealth over the Long Term	5. Economic Institutions 17. Monetary Policy	E: 1,2,3,6 G: 5	2, 3, 4	
13	Researching Companies	1. Scarcity and Choice 2. Opportunity Cost/Trade-Offs 5. Economic Institutions	E: 1,2,3,6 G: 5	3	

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14	Credit: Your Best Friend or Your Worst Enemy?	1. Scarcity and Choice 2. Opportunity Cost/Trade-Offs	E: 1,2,3,6 G: 5	3	
15	Why Don't People Save?	1. Scarcity and Choice 2. Opportunity Cost/Trade-Offs 5. Economic Institutions	E: 1,2,3,6 G: 5	3	
16	What We've Learned	(review of previous lessons)	E: 1,2,3,6 G: 5	1, 3	
17	How Financial Institutions Help Businesses Grow	5. Economic Institutions	E: 1,2,6 G: 5	2, 3, 4	
18	How Are Stock Prices Determined?	7. Markets and Prices 8. Supply and Demand	E: 1,2,3,6 G: 5	3, 4	
19	The Role of Government in Financial Markets	12. The Role of Government	E: 1,3,6 G: 1, 5	2, 3, 4	
20	The Stock Market and the Economy: Can You Forecast the Future?	13. Gross Domestic Product	E: 1,3,4,6 G: 5	2, 3, 4	
21	Lessons from History: Stock Market Crashes	5. Incentives 6. Interdependence 7. Markets and Prices 8. Supply and Demand 17. Monetary Policy 18. Fiscal Policy	E: 1,4,6 G: 5	2, 3, 4	
22	Investing Internationally: Currency Value Changes	2. Opportunity Cost/Trade-Offs 7. Markets and Prices 8. Supply and Demand 20. Exchange Rates	E: 1 G: 5	3, 4	
23	Investing Involves Decision Making	1. Scarcity and Choice	E: 1 G: 5	3, 4	

Note: These lessons incorporate basic math; therefore, they do not correlate with upper level math curriculums. However, teachers may be able to take these lessons and adapt to math curriculum.