

Cycle 1	29 Days Aug. 22-Sept. 30, 2022	The recommended number of class periods is less than the number of days in the grading cycle to accommodate differentiated instruction, extended learning time, and assessment days. Complete instructional planning information and support are in the HISD Curriculum documents.
Unit 1	# Class Periods	Texas Essential Knowledge and Skills/Student Expectations (TEKS/SEs) The student will:
<p>Unit 1: Personal Financial Literacy – Saving, Investing and Borrowing</p> <p>This two-part unit focuses on the concepts of personal financial literacy is critical so that students can learn to make informed decisions related to personal financial matters. This unit explores the functions of financial institutions for saving, investing and borrowing.</p>	<p>6 class periods (90-min. each) or 12 class periods (45-min. each)</p> <p><i>Teachers Report to Campuses Aug. 8</i></p> <p><i>Teacher Service Days Aug. 8-12, Aug. 16-19</i></p> <p><i>Teacher Prep Day (No Students) Aug. 15</i></p> <p><i>Labor Day Sept. 5</i></p>	<p>Part 1: Savings, Banking, and Investing</p> <p>ECO.16A Explain the functions of financial institutions and how they affect households and businesses.</p> <p>ECO.16B Explain how the amount of savings in an economy is the basis of capital formation.</p> <p>ECO.16C Analyze the role of interest and risk in allocating savings to its most productive use.</p> <p>ECO.16D Examine the types of accounts available to consumers from financial institutions and the risks, monetary costs, and benefits of maintaining these accounts.</p> <p>ECO.17A Assess ways to be a wise investor in the stock market and in other personal investment options.</p> <p>ECO.17B Explain how to begin a savings program.</p> <p>ECO.17C Demonstrate how to maintain a checking account, including reconciling a bank statement.</p> <p>ⓅECO.21A Analyze economic information by sequencing, categorizing, identifying cause-and-effect relationships, comparing, contrasting, finding the main idea, summarizing, making generalizations and predictions, and drawing inferences and conclusions.</p> <p>ⓅECO.22A Use economic-related terminology correctly</p> <hr/> <p>Part 2: Borrowing</p> <p>ECO.17D Identify the types of loans available to consumers.</p> <p>ECO.17E Explain the responsibilities and obligations of borrowing money.</p> <p>ECO.17F Develop strategies to become a low-risk borrower by improving one's personal credit score.</p> <p>ECO.18A Examine ways to avoid and eliminate credit card debt.</p> <p>ECO.18B Evaluate the costs and benefits of declaring personal bankruptcy.</p> <p>ECO.20A understand how to complete the Free Application for Federal Student Aid (FAFSA) provided by the United States Department of Education.</p> <p>ECO.20B Research and evaluate various scholarship opportunities such as those from state governments, schools, employers, individuals, private companies, nonprofits, and professional organizations.</p> <p>ECO.20C Analyze and compare student grant options.</p> <p>ECO.20D Analyze and compare student loan options, including private and federal loans.</p> <p>ECO.20E Research and evaluate various work-study program opportunities.</p> <p>ECO.21D Analyze and evaluate the validity of economic information from primary and secondary sources for bias, propaganda, point of view, and frame of reference.</p> <p>ECO.21E Evaluate economic data using charts, tables, graphs, and maps</p> <p>ECO.22A Use social studies terminology correctly.</p>

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Unit 1	# Class Periods	Texas Essential Knowledge and Skills/Student Expectations (TEKS/SEs) The student will:
<p>Unit 2: Personal Financial Literacy – Making Sound Personal Economic Choices and Business Organizations</p> <p>This two-part unit examines the costs and benefits of personal financial choices and types of business organization.</p>	<p>5 class periods (90-min. each) or 10 class periods (45-min. each)</p>	<p>Part 1: Making Sound Personal Economic Choices</p> <p>ECO.18C Evaluate the costs and benefits of buying insurance. ECO.18D Evaluate the costs and benefits of charitable giving. ECO.19A Evaluate the costs and benefits of renting a home versus buying a home. ECO.19B Assess the financial aspects of making the transition from renting to home ownership. ECO.21D Analyze and evaluate the validity of economic information from primary and secondary sources for bias, propaganda, point of view, and frame of reference. ECO.22A Use economic-related terminology correctly.</p> <hr/> <p>Part 2: Business Organizations</p> <p>ECO.15A Explain the characteristics of sole proprietorships, partnerships, and corporations. ECO.15B Analyze the advantages and disadvantages of sole proprietorships, partnerships, and corporations. ECO.21A Analyze economic information by sequencing, categorizing, identifying cause-and-effect relationships, comparing, contrasting, finding the main idea, summarizing, making generalizations and predictions, and drawing inferences and conclusions. ECO.22A Use social studies terminology correctly.</p>

Cycle 2	23 Days Oct. 3 - Nov. 4, 2022	<i>The recommended number of class periods is less than the number of days in the grading cycle to accommodate differentiated instruction, extended learning time, and assessment days. Complete instructional planning information and support are in the HISD Curriculum documents.</i>
Unit	# Class Periods	Texas Essential Knowledge and Skills/Student Expectations (TEKS/SEs) The student will:
<p>Unit 3: Fundamental Economic Concepts In this three-part unit students study the basic economic concepts that form the basis for the course, including the circular-flow model of the economy.</p>	<p><i>5 class periods (90-min. each) or 10 class periods (45-min. each)</i></p> <p><i>Teacher Service Day (No Students) Oct. 4</i></p> <p><i>Fall Holiday Oct. 5</i></p>	<p>Part 1: Basic Economic Concepts ECO.1A Explain why scarcity and choice are basic economic problems faced by every society. ECO.1B Describe how societies answer the basic economic questions: what to produce, how to produce, and for whom to produce. ECO.1C Describe the economic factors of production: land labor, capital, and entrepreneurship. ECO.1D Interpret a production-possibilities curve and explain the concepts of opportunity costs and scarcity. ECO.21B Create economic models, including production-possibilities curves, circular-flow charts, and supply-and-demand graphs, to analyze economic concepts or issues. ECO.21E Evaluate economic data using charts, tables, graphs, and maps. ECO.22A Use social studies terminology correctly.</p> <hr/> <p>Part 2: Circular Flow Model ECO.7A Interpret the roles of resource owners and firms in a circular-flow model of the economy and provide real-world examples to illustrate elements of the model. ECO.7B Explain how government actions affect the circular-flow model. ECO.21B Create economic models, including production-possibilities curves, circular-flow charts, and supply-and-demand graphs, to analyze economic concepts or issues. ECO.21E Evaluate economic data using charts, tables, graphs, and maps. ECO.22A Use social studies terminology correctly.</p> <hr/> <p>Part 3: Supply and Demand ECO.2A Understand the effect of changes in price on the quantity demanded and quantity supplied. ECO.2B Identify the non-price determinants that create changes in supply and demand, which result in a new equilibrium price. ECO.2C Interpret a supply-and-demand graph using supply-and-demand schedules. ECO.21B Create economic models, including production-possibilities curves, circular-flow charts, and supply-and-demand graphs, to analyze economic concepts or issues. ECO.21E Evaluate economic data using charts, tables, graphs, and maps. ECO.22A Use social studies terminology correctly.</p>

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Unit	# Class Periods	Texas Essential Knowledge and Skills/Student Expectations (TEKS/SEs) The student will:
Unit 4: Economic Systems This two-part unit allows the student to study the basic characteristics and benefits of the U.S. Free Enterprise system.	5 class periods (90-min. each) or 10 class periods (45-min. each) <i>Teacher Service Day (No Students) Oct. 4</i> <i>Fall Holiday Oct. 5</i>	Part 1: Types of Economic Systems ECO.4A Explain the basic characteristics of economic systems, including property rights, incentives, economic freedom, competition, and the role of government. ECO.4B Contrast current and historic examples of the free enterprise system, socialism, and communism using the basic characteristics of economic systems. ECO.4C Analyze the importance of various economic philosophers, including Friedrich Hayek, Milton Friedman, John Maynard Keynes, and Adam Smith, and their impact on the U.S. free enterprise system. ECO.21A Analyze economic information by sequencing, categorizing, identifying cause-and-effect relationships, comparing, contrasting, finding the main idea, summarizing, making generalizations and predictions, and drawing inferences and conclusions. ECO.21C Explain a point of view on an economic issue. ECO.21D Analyze and evaluate the validity of economic information from primary and secondary sources for bias, propaganda, point of view, and frame of reference. ECO.22A Use social studies terminology correctly.
		Part 2: U.S. Free-Enterprise System and the Role of Government ECO.5A Explain the benefits of the U.S. free enterprise system, including individual freedom of consumers and producers, variety of goods, responsive prices, investment opportunities, and the creation of wealth. ECO.5B Analyze recent changes in the basic characteristics, including private property, incentives, economic freedom, competition, and the limited role of government, of the U.S. economy. ECO.6A Analyze the costs and benefits of the purchase, use, or disposal of personal and business property. ECO.6B Identify and evaluate examples of restrictions that the government places on the use of business and individual property. ECO.21A Analyze economic information by sequencing, categorizing, identifying cause-and-effect relationships, comparing, contrasting, finding the main idea, summarizing, making generalizations and predictions, and drawing inferences and conclusions. ECO.21C Explain a point of view on an economic issue. ECO.21D Analyze and evaluate the validity of economic information from primary and secondary sources for bias, propaganda, point of view, and frame of reference. ECO.22A Use social studies terminology correctly. ECO.22B Create written, oral, and visual presentations of economic information using effective communication skills, including proper citations and avoiding plagiarism.

Cycle 3	28 Days	The recommended number of class periods is less than the number of days in the grading cycle to accommodate differentiated instruction, extended learning time, and assessment days. Complete instructional planning information and support are in the HISD Curriculum documents.
	Nov. 7 - Dec. 21, 2022	
Unit	# Class Periods	Texas Essential Knowledge and Skills/Student Expectations (TEKS/SEs) The student will:
Unit 5: National Economic Principles and Policies This three-part unit examines macroeconomic concepts such as business cycle and economic growth, money and monetary and fiscal policy decisions.	6 class periods (90-min. each) or 12 class periods (45-min. each)	<p>Part 1: National Economics – Business Cycle and Economic Growth</p> <p>ECO.9A Interpret economic data, including unemployment rate, gross domestic product, gross domestic product per capita as a measure of national wealth, and rate of inflation.</p> <p>ECO.9B Analyze business cycles using key economic indicators.</p> <p>ECO.10A Analyze how productivity relates to growth.</p> <p>ECO.10B Analyze how technology relates to growth.</p> <p>ECO.10C Analyze how trade relates to growth.</p> <p>ECO.21E Evaluate economic data using charts, tables, graphs, and maps</p> <p>ECO.22A Use social studies terminology correctly.</p> <p>ECO.22B Create written, oral, and visual presentations of economic information using effective communication skills, including proper citations and avoiding plagiarism.</p>
	Thanksgiving Break Nov. 21-25 Winter Break (students) Dec. 22 - Jan. 6 Winter Break (teachers) Dec. 22 - Jan. 4	<p>Part 2: Money and Monetary Policy</p> <p>ECO.11A Describe the functions of money.</p> <p>ECO.11B Describe the characteristics of money, including commodity money, fiat money, and representative money.</p> <p>ECO.11C Analyze the positive and negative aspects of barter, currency, credit cards, and debit cards.</p> <p>ECO.12A Explain the structure of the Federal Reserve System.</p> <p>ECO.12B Analyze the three basic tools used to implement U.S. monetary policy, including reserve requirements, the discount rate and the federal funds rate target, and open-market operations.</p> <p>ECO.12C Explain how the actions of the Federal Reserve System affect the nation's money supply.</p> <p>ECO.12D Describe the current role of the U.S. dollar in trade in the world market and analyze how that has changed over time, in particular since departing from the gold standard in 1971.</p> <p>ECO.21A Analyze economic information by sequencing, categorizing, identifying cause-and-effect relationships, comparing, contrasting, finding the main idea, summarizing, making generalizations and predictions, and drawing inferences and conclusions.</p> <p>ECO.21E Evaluate economic data using charts, tables, graphs, and maps</p> <p>ECO.22A Use social studies terminology correctly.</p>
		<p>Part 3: Fiscal Policy</p> <p>ECO.13A Describe the role of government in the U.S. free enterprise system and the changes in that role over time.</p> <p>ECO.13B Analyze the costs and benefits of U.S. economic policies, rules, and regulations related to the economic goals of economic growth, stability, full employment, freedom, security, equity (equal opportunity versus equal outcome), and efficiency.</p> <p>ECO.14A Identify types of taxes at the local, state, and national levels and the economic importance of each.</p>

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Unit	# Class Periods	Texas Essential Knowledge and Skills/Student Expectations (TEKS/SEs) The student will:
		<p>ECO.14B Analyze the categories of revenues and expenditures in the U.S. federal budget.</p> <p>ECO.14C Analyze the impact of fiscal policy decisions on the economy.</p> <p>ECO.21C Explain a point of view on an economic issue.</p> <p>ECO.21D Analyze and evaluate the validity of economic information from primary and secondary sources for bias, propaganda, point of view, and frame of reference.</p> <p>ECO.21E Evaluate economic data using charts, tables, graphs, and maps</p> <p>ECO.22A Use social studies terminology correctly.</p>
<p>Unit 6: Markets and Trade</p> <p>This two-part unit helps students examine the function of competition and trade, including free trade and trade barriers, in domestic and foreign markets</p>	<p>3 class periods (90-min. each) or 6 class periods (45-min. each)</p>	<p>Part 1: Market Structures and Competition</p> <p>ECO.8A Describe characteristics and give examples of pure competition, monopolistic competition, oligopoly, and monopoly.</p> <p>ECO.8B Identify and evaluate ordinances and regulations that apply to the establishment and operation of various types of businesses.</p> <p>ECO.21D Analyze and evaluate the validity of economic information from primary and secondary sources for bias, propaganda, point of view, and frame of reference.</p> <p>ECO.22A Use economic-related terminology correctly.</p> <p>ECO.22C Transfer information from one medium to another, including written to visual and statistical to written or visual, using computer software as appropriate.</p> <p>ECO.22D Create written, oral, and visual presentations of economic information.</p> <hr/> <p>Part 2: International Trade and the Global Economy</p> <p>ECO.3A Apply the concepts of absolute and comparative advantages.</p> <p>ECO.3B Compare the effects of free trade and trade barriers on economic activities, including the benefits and costs of participating in international trade.</p> <p>ECO.3C Analyze the effects of changes in exchange rates on imports and exports.</p> <p>ECO.21A Analyze economic information by sequencing, categorizing, identifying cause-and-effect relationships, comparing, contrasting, finding the main idea, summarizing, making generalizations and predictions, and drawing inferences and conclusions.</p> <p>ECO.21D Analyze and evaluate the validity of economic information from primary and secondary sources for bias, propaganda, point of view, and frame of reference.</p> <p>ECO.21E Evaluate economic data using charts, tables, graphs, and maps</p> <p>ECO.22A Use economic-related terminology correctly</p>