

**2016-2017 STATE OF FLORIDA INSTRUCTIONAL MATERIALS ADOPTION
STANDARDS ALIGNMENT
COURSE STANDARDS/BENCHMARKS (Form IM7)**

SUBJECT: High School Social Studies
GRADE LEVEL: 9-12
COURSE TITLE: Economics with Financial Literacy
COURSE CODE: 2102335
SUBMISSION TITLE: Economics: New Ways of Thinking
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BENCHMARK CODE	BENCHMARK	LESSONS WHERE BENCHMARK IS DIRECTLY ADDRESSED IN-DEPTH IN MAJOR TOOL (Include the student edition and teacher edition with the page numbers of lesson, a link to lesson, or other identifier for easy lookup by reviewers.)
Course Standards		
Integrate Florida Standards for Mathematical Practice (MP) as applicable.		
MAFS.K12.MP.1.1:	Make sense of problems and persevere in solving them.	SE/ATE: 91, 121, 141, 169, 205, 243, 271, 313, 343, 375, 403, 427, 467, 499
MAFS.K12.MP.3.1:	Construct viable arguments and critique the reasoning of others.	SE/ATE: 205, 371, 467
MAFS.K12.MP.5.1:	Use appropriate tools strategically.	SE/ATE: 91, 121, 141, 169
MAFS.K12.MP.6.1:	Attend to precision.	SE/ATE: 91, 121, 141, 169, 205, 343, 375, 467, 499
Aligned Clusters:		
MAFS.912.N-Q.1:	Reason quantitatively and use units to solve problems	SE/ATE: 91, 121, 141, 169, 243, 271, 313, 343, 375, 403, 427, 467, 499
MAFS.912.S-ID Interpreting Categorical and Quantitative Data		
MAFS.912.S-ID.1:	Summarize, represent and interpret data on a single count or measurement variable.	SE/ATE: 59, 91, 121, 141, 169, 205, 243, 271, 313, 343, 375, 403, 427
MAFS.912.S-IC Making Inferences and Justifying Conclusions		
MAFS.912.S-IC.2:	Make inferences and justify conclusions from sample surveys, experiments, and observational studies.	The opportunity to address this objective is available. See the following: SE/ATE: 403, 427, 467, 499

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ELD.K12.ELL.SI.1:	English language learners communicate for social and instructional purposes within the school setting.	ATE: 98, 184, 208, 249, 282, 351, 388, 407, 423, 447, 462, 480
ELD.K12.ELL.SS.1:	English language learners communicate information, ideas and concepts necessary for academic success in the content area of Social Studies.	ATE: 98, 184, 208, 282, 388, 462, 480
HE.912.C.2.4:	Evaluate how public health policies and government regulations can influence health promotion and disease prevention.	The opportunity to address this objective is available. See the following: SE/ATE: 194-195
LAFS.1112.RH.1.1:	Cite specific textual evidence to support analysis of primary and secondary sources, connecting insights gained from specific details to an understanding of the text as a whole.	SE/ATE: 403, 427, 467
LAFS.1112.RH.1.2:	Determine the central ideas or information of a primary or secondary source; provide an accurate summary that makes clear the relationships among the key details and ideas.	SE/ATE: 31, 59, 343, 375, 427
LAFS.1112.RH.1.3:	Evaluate various explanations for actions or events and determine which explanation best accords with textual evidence, acknowledging where the text leaves matters uncertain.	The opportunity to address this objective is available. See the following: SE/ATE: 31, 343, 371, 375, 403, 427

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LAFS.1112.RH.2.4:	Determine the meaning of words and phrases as they are used in a text, including analyzing how an author uses and refines the meaning of a key term over the course of a text (e.g., how Madison defines <i>faction</i> in <i>Federalist</i> No. 10).	The opportunity to address this objective is available. See the following: SE/ATE: 13, 30, 67, 90, 119, 168, 204, 242, 257, 303, 326, 342, 374, 395, 413, 426, 454, 489
Initiate and participate effectively in a range of collaborative		
LAFS.1112.SL.1.1:	a. Come to discussions prepared, having read and researched material under study; explicitly draw on that preparation by referring to evidence from texts and other research on the topic or issue to stimulate a thoughtful, well-reasoned exchange of ideas.	SE/ATE: 92-93, 170-171, 205, 272-273, 428-429, 467, 500-501 ATE: 37, 56, 69, 310, 393, 445
	b. Work with peers to promote civil, democratic discussions and decision-making, set clear goals and deadlines, and establish individual roles as needed.	ATE: 16, 38, 56, 69, 153, 171, 179, 250, 266, 304, 418, 445, 464
	c. Propel conversations by posing and responding to questions that probe reasoning and evidence; ensure a hearing for a full range of positions on a topic or issue; clarify, verify, or challenge ideas and conclusions; and promote divergent and creative perspectives.	SE/ATE: 92-93, 170-171, 205, 272-273, 428-429, 467, 500-501 ATE: 37, 69, 310, 393, 445, 490

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	d. Respond thoughtfully to diverse perspectives; synthesize comments, claims, and evidence made on all sides of an issue; resolve contradictions when possible; and determine what additional information or research is required to deepen the investigation or complete the task.	SE/ATE: 92-93, 170-171, 205, 272-273, 428-429, 467, 500-501 ATE: 37, 69, 310, 393, 445, 490
LAFS.1112.SL.1.2:	Integrate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, orally) in order to make informed decisions and solve problems, evaluating the credibility and accuracy of each source and noting any discrepancies among the data.	SE/ATE: 59, 371, 403, 427, 467 ATE: 226
LAFS.1112.SL.1.3:	Evaluate a speaker’s point of view, reasoning, and use of evidence and rhetoric, assessing the stance, premises, links among ideas, word choice, points of emphasis, and tone used.	SE/ATE: 92-93, 170-171, 205, 272-273, 428-429, 467, 500-501 ATE: 37, 56, 69, 310, 393, 445, 490
LAFS.1112.SL.2.4:	Present information, findings, and supporting evidence, conveying a clear and distinct perspective, such that listeners can follow the line of reasoning, alternative or opposing perspectives are addressed, and the organization, development, substance, and style are appropriate to purpose, audience, and a range of formal and informal tasks.	SE/ATE: 59, 141 ATE: 83, 124, 254, 310, 406, 445, 490

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Write arguments focused on discipline-specific content.		
LAFS.1112.WHST.1.1:	a. Introduce precise, knowledgeable claim(s), establish the significance of the claim(s), distinguish the claim(s) from alternate or opposing claims, and create an organization that logically sequences the claim(s), counterclaims, reasons, and evidence.	SE/ATE: 427, 467
	b. Develop claim(s) and counterclaims fairly and thoroughly, supplying the most relevant data and evidence for each while pointing out the strengths and limitations of both claim(s) and counterclaims in a discipline-appropriate form that anticipates the audience’s knowledge level, concerns, values, and possible biases.	SE/ATE: 427, 467
	c. Use words, phrases, and clauses as well as varied syntax to link the major sections of the text, create cohesion, and clarify the relationships between claim(s) and reasons, between reasons and evidence, and between claim(s) and counterclaims.	The opportunity to address this objective is available. See the following: SE/ATE: 427, 467
	d. Establish and maintain a formal style and objective tone while attending to the norms and conventions of the discipline in which they are writing.	The opportunity to address this objective is available. See the following: SE/ATE: 427, 467

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	e. Provide a concluding statement or section that follows from or supports the argument presented.	The opportunity to address this objective is available. See the following: SE/ATE: 427, 467
Write informative/explanatory texts, including the narration of historical events, scientific procedures/ experiments, or technical processes.		
LAFS.1112.WHST.1.2:	a. Introduce a topic and organize complex ideas, concepts, and information so that each new element builds on that which precedes it to create a unified whole; include formatting (e.g., headings), graphics (e.g., figures, tables), and multimedia when useful to aiding comprehension.	SE/ATE: 31, 59, 91, 121, 169, 243, 271, 313, 403, 502-506 ATE: 112, 153
	b. Develop the topic thoroughly by selecting the most significant and relevant facts, extended definitions, concrete details, quotations, or other information and examples appropriate to the audience’s knowledge of the topic.	SE/ATE: 31, 59, 91, 121, 271, 313, 415
	c. Use varied transitions and sentence structures to link the major sections of the text, create cohesion, and clarify the relationships among complex ideas and concepts.	SE/ATE: 59, 91, 121, 271, 313

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	d. Use precise language, domain-specific vocabulary and techniques such as metaphor, simile, and analogy to manage the complexity of the topic; convey a knowledgeable stance in a style that responds to the discipline and context as well as to the expertise of likely readers.	SE/ATE: 403 ATE: 353
	e. Provide a concluding statement or section that follows from and supports the information or explanation provided (e.g., articulating implications or the significance of the topic).	The opportunity to address this objective is available. See the following: SE/ATE: 59, 91, 121, 243, 271
LAFS.1112.WHST.2.4:	Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.	The opportunity to address this objective is available. See the following: SE/ATE: 59, 91, 243, 271, 313
LAFS.1112.WHST.2.5:	Develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach, focusing on addressing what is most significant for a specific purpose and audience.	The opportunity to address this objective is available. See the following: SE/ATE: 59, 121, 243, 271, 313, 343, 403, 427, 467, 499
LAFS.1112.WHST.2.6:	Use technology, including the Internet, to produce, publish, and update individual or shared writing products in response to ongoing feedback, including new arguments or information.	SE/ATE: 59, 91, 169, 502-506 ATE: 105

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SS.912.E.1.1:	Identify the factors of production and why they are necessary for the production of goods and services.	SE/ATE: 26-29, 31, 35, 367, 369-371
SS.912.E.1.10:	Explain the use of fiscal policy (taxation, spending) to promote price stability, full employment, and economic growth.	SE/ATE: 378-387
SS.912.E.1.11:	Explain how the Federal Reserve uses the tools of monetary policy (discount rate, reserve requirement, open market operations) to promote price stability, full employment, and economic growth.	SE/ATE: 294-297, 303, 304-311, 312-313
SS.912.E.1.12:	Examine the four phases of the business cycle (peak, contraction - unemployment, trough, expansion - inflation).	SE/ATE: 358-363, 375
SS.912.E.1.13:	Explain the basic functions and characteristics of money, and describe the composition of the money supply in the United States.	SE/ATE: 278-284, 285-289, 298-303, 312-313
SS.912.E.1.14:	Compare credit, savings, and investment services available to the consumer from financial institutions.	SE/ATE: 287-289, 290-293, 396-397, 490-491
SS.912.E.1.15:	Describe the risk and return profiles of various investment vehicles and the importance of diversification.	SE/ATE: 488-489, 499

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SS.912.E.1.16:	Construct a one-year budget plan for a specific career path including expenses and construction of a credit plan for purchasing a major item.	The opportunity to address this objective is available. See the following: SE/ATE: 56-57, 258-259
SS.912.E.1.2:	Analyze production possibilities curves to explain choice, scarcity, and opportunity costs.	SE/ATE: 6-13, 30-31
SS.912.E.1.3:	Compare how the various economic systems (traditional, market, command, mixed) answer the questions: (1) What to produce?; (2) How to produce?; and (3) For whom to produce?	SE/ATE: 34-38, 39-42, 58-59
SS.912.E.1.4:	Define supply, demand, quantity supplied, and quantity demanded; graphically illustrate situations that would cause changes in each, and demonstrate how the equilibrium price of a product is determined by the interaction of supply and demand in the market place.	SE/ATE: 124-127, 128-133, 144-155, 156-165, 168-169
SS.912.E.1.5:	Compare different forms of business organizations. Remarks/Examples: Examples are: sole proprietorship, partnership, corporation, limited liability corporation.	SE/ATE: 178-185, 204-205

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SS.912.E.1.6:	Compare the basic characteristics of the four market structures (monopoly, oligopoly, monopolistic competition, pure competition).	SE/ATE: 208-209, 215, 228-232, 233-234, 242-243
SS.912.E.1.7:	Graph and explain how firms determine price and output through marginal cost analysis.	SE/ATE: 191-193, 196-201, 203, 205, 211-212
SS.912.E.1.8:	Explain ways firms engage in price and nonprice competition.	SE/ATE: 64, 188-189, 231-232, 233-234, 242-243
SS.912.E.1.9:	Describe how the earnings of workers are determined. Remarks/Examples: Examples are: minimum wage, the market value of the product produced, workers' productivity.	SE/ATE: 138, 246-248, 251-252, 258-259, 369
SS.912.E.2.1:	Identify and explain broad economic goals.	SE/ATE: 81-83, 84-87, 90-91, 364-371
SS.912.E.2.10:	Describe the organization and functions of the Federal Reserve System.	SE/ATE: 294-297, 304-311, 312-313
SS.912.E.2.11:	Assess the economic impact of negative and positive externalities on the local, state, and national environment.	SE/ATE: 84-87, 90-91
SS.912.E.2.12:	Construct a circular flow diagram for an open-market economy including elements of households, firms, government, financial institutions, product and factor markets, and international trade.	SE/ATE: 65-67 ATE: 65

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SS.912.E.2.2:	Use a decision-making model to analyze a public policy issue affecting the student's community that incorporates defining a problem, analyzing the potential consequences, and considering the alternatives.	SE/ATE: 542-543
SS.912.E.2.3:	Research contributions of entrepreneurs, inventors, and other key individuals from various gender, social, and ethnic backgrounds in the development of the United States.	ATE: 43, 65, 78, 218, 220, 392
SS.912.E.2.4:	Diagram and explain the problems that occur when government institutes wage and price controls, and explain the rationale for these controls.	SE/ATE: 151-152, 154-155, 170-171, 254-255
SS.912.E.2.5:	Analyze how capital investments may impact productivity and economic growth.	SE/ATE: 27-29, 369, 375
SS.912.E.2.6:	Examine the benefits of natural monopolies and the purposes of government regulation of these monopolies.	SE/ATE: 219, 222, 224
SS.912.E.2.7:	Identify the impact of inflation on society.	SE/ATE: 346-353, 357, 374-375, 398-401, 402-403

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SS.912.E.2.8:	Differentiate between direct and indirect taxes, and describe the progressivity of taxes (progressive, proportional, regressive).	SE/ATE: 383-387, 407, 409-410, 413, 424-425, 463-464
SS.912.E.2.9:	Analyze how changes in federal spending and taxation affect budget deficits and surpluses and the national debt.	SE/ATE: 144-147, 416-425, 426-427
SS.912.E.3.1:	Demonstrate the impact of inflation on world economies.	ATE: 352, 355
SS.912.E.3.2:	Examine absolute and comparative advantage, and explain why most trade occurs because of comparative advantage.	SE/ATE: 436-438, 466-467
SS.912.E.3.3:	Discuss the effect of barriers to trade and why nations sometimes erect barriers to trade or establish free trade zones.	SE/ATE: 447-454, 466-467
SS.912.E.3.4:	Assess the economic impact of negative and positive externalities on the international environment.	SE/ATE: 84-87, 90-91
SS.912.E.3.5:	Compare the current United States economy with other developed and developing nations.	ATE: 34, 35

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SS.912.E.3.6:	Differentiate and draw conclusions about historical economic thought theorized by economists.	SE/ATE: 40-41, 54, 59, 75, 382-383 ATE: 198
SS.912.FL.1.1:	Discuss that people choose jobs or careers for which they are qualified based on non-income factors, such as job satisfaction, independence, risk, family, or location.	SE/ATE: 460-461
SS.912.FL.1.2:	Explain that people vary in their willingness to obtain more education or training because these decisions involve incurring immediate costs to obtain possible future benefits. Describe how discounting the future benefits of education and training may lead some people to pass up potentially high rates of return that more education and training may offer.	The opportunity to address this objective is available. See the following: SE/ATE: 258-259, 263
SS.912.FL.1.3:	Evaluate ways people can make more informed education, job, or career decisions by evaluating the benefits and costs of different choices.	SE/ATE: 258-259, 263

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SS.912.FL.1.4:	Analyze the reasons why the wage or salary paid to workers in jobs is usually determined by the labor market and that businesses are generally willing to pay more productive workers higher wages or salaries than less productive workers.	SE/ATE: 246-247, 250, 252-254
SS.912.FL.1.5:	Discuss reasons why changes in economic conditions or the labor market can cause changes in a worker's income or may cause unemployment.	SE/ATE: 106, 246-248, 251-252, 254-255, 257
SS.912.FL.1.6:	Explain that taxes are paid to federal, state, and local governments to fund government goods and services and transfer payments from government to individuals and that the major types of taxes are income taxes, payroll (Social Security) taxes, property taxes, and sales taxes.	SE/ATE: 383-387, 406-413, 424-425, 463-464
SS.912.FL.1.7:	Discuss how people's sources of income, amount of income, as well as the amount and type of spending affect the types and amounts of taxes paid.	SE/ATE: 406, 409-410, 412-413

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SS.912.FL.2.1:	Compare consumer decisions as they are influenced by the price of a good or service, the price of alternatives, and the consumer's income as well as his or her preferences.	SE/ATE: 7, 106, 108, 109, 114
SS.912.FL.2.2:	Analyze situations in which when people consume goods and services, their consumption can have positive and negative effects on others.	The opportunity to address this objective is available. See the following: SE/ATE: 84-87
SS.912.FL.2.3:	Discuss that when buying a good, consumers may consider various aspects of the product including the product's features. Explain why for goods that last for a longer period of time, the consumer should consider the product's durability and maintenance costs.	The opportunity to address this objective is available. See the following: SE/ATE: 105-106, 109
SS.912.FL.2.4:	Describe ways that consumers may be influenced by how the price of a good is expressed.	The opportunity to address this objective is available. See the following: SE/ATE: 210-214, 215-216, 225, 236, 238-241

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SS.912.FL.2.5:	Discuss ways people incur costs and realize benefits when searching for information related to their purchases of goods and services and describe how the amount of information people should gather depends on the benefits and costs of the information.	The opportunity to address this objective is available. See the following: SE/ATE: 14-15, 341
SS.912.FL.2.6:	Explain that people may choose to donate money to charitable organizations and other not-for-profits because they gain satisfaction from donating.	SE/ATE: 490-491
SS.912.FL.2.7:	Examine governments establishing laws and institutions to provide consumers with information about goods or services being purchased and to protect consumers from fraud.	SE/ATE: 220-222
SS.912.FL.3.1:	Discuss the reasons why some people have a tendency to be impatient and choose immediate spending over saving for the future.	SE/ATE: 24-25

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SS.912.FL.3.2:	Examine the ideas that inflation reduces the value of money, including savings, that the real interest rate expresses the rate of return on savings, taking into account the effect of inflation and that the real interest rate is calculated as the nominal interest rate minus the rate of inflation.	SE/ATE: 351-352
SS.912.FL.3.3:	Compare the difference between the nominal interest rate which tells savers how the dollar value of their savings or investments will grow, and the real interest rate which tells savers how the purchasing power of their savings or investments will grow.	The opportunity to address this objective is available. See the following: SE/ATE: 24-25, 351-352, 396-397 ATE: 306
SS.912.FL.3.4:	Describe ways that money received (or paid) in the future can be compared to money held today by discounting the future value based on the rate of interest.	The opportunity to address this objective is available. See the following: SE/ATE: 24-25, 396-397
SS.912.FL.3.5:	Explain ways that government agencies supervise and regulate financial institutions to help protect the safety, soundness, and legal compliance of the nation's banking and financial system.	SE/ATE: 295-297, 312-313 ATE: 286

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SS.912.FL.3.6:	Describe government policies that create incentives and disincentives for people to save.	The opportunity to address this objective is available. See the following: SE/ATE: 396-397, 490-491
SS.912.FL.3.7:	Explain how employer benefit programs create incentives and disincentives to save and how an employee's decision to save can depend on how the alternatives are presented by the employer.	The opportunity to address this objective is available. See the following: SE/ATE: 490-491
SS.912.FL.4.1:	Discuss ways that consumers can compare the cost of credit by using the annual percentage rate (APR), initial fees charged, and fees charged for late payment or missed payments.	SE/ATE: 88-89, 287-289, 290-291
SS.912.FL.4.10:	Analyze the fact that, in extreme cases, bankruptcy may be an option for consumers who are unable to repay debt, and although bankruptcy provides some benefits, filing for bankruptcy also entails considerable costs, including having notice of the bankruptcy appear on a consumer's credit report for up to 10 years.	SE/ATE: 89

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SS.912.FL.4.11:	Explain that people often apply for a mortgage to purchase a home and identify a mortgage is a type of loan that is secured by real estate property as collateral.	The opportunity to address this objective is available. See the following: SE/ATE: 88-89, 338-339
SS.912.FL.4.12:	Discuss that consumers who use credit should be aware of laws that are in place to protect them and that these include requirements to provide full disclosure of credit terms such as APR and fees, as well as protection against discrimination and abusive marketing or collection practices.	The opportunity to address this objective is available. See the following: SE/ATE: 287-288, 290-291, 292-293
SS.912.FL.4.13:	Explain that consumers are entitled to a free copy of their credit report annually so that they can verify that no errors were made that might increase their cost of credit.	The opportunity to address this objective is available. See the following: SE/ATE: 293, 530-531
SS.912.FL.4.2:	Discuss that banks and financial institutions sometimes compete by offering credit at low introductory rates, which increase after a set period of time or when the borrower misses a payment or makes a late payment.	SE/ATE: 288-289, 290-291, 292-293

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SS.912.FL.4.3:	Explain that loans can be unsecured or secured with collateral, that collateral is a piece of property that can be sold by the lender to recover all or part of a loan if the borrower fails to repay. Explain why secured loans are viewed as having less risk and why lenders charge a lower interest rate than they charge for unsecured loans.	SE/ATE: 88-89
SS.912.FL.4.4:	Describe why people often make a cash payment to the seller of a good—called a down payment—in order to reduce the amount they need to borrow. Describe why lenders may consider loans made with a down payment to have less risk because the down payment gives the borrower some equity or ownership right away and why these loans may carry a lower interest rate.	The opportunity to address this objective is available. See the following: SE/ATE: 88, 293
SS.912.FL.4.5:	Explain that lenders make credit decisions based in part on consumer payment history. Credit bureaus record borrowers' credit and payment histories and provide that information to lenders in credit reports.	SE/ATE: 292-293, 530

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SS.912.FL.4.6:	Discuss that lenders can pay to receive a borrower's credit score from a credit bureau and that a credit score is a number based on information in a credit report and assesses a person's credit risk.	The opportunity to address this objective is available. See the following: SE/ATE: 88-89, 288-289, 293
SS.912.FL.4.7:	Describe that, in addition to assessing a person's credit risk, credit reports and scores may be requested and used by employers in hiring decisions, landlords in deciding whether to rent apartments, and insurance companies in charging premiums.	The opportunity to address this objective is available. See the following: SE/ATE: 56-57, 86, 88-89, 194-195, 292-293
SS.912.FL.4.8:	Examine the fact that failure to repay a loan has significant consequences for borrowers such as negative entries on their credit report, repossession of property (collateral), garnishment of wages, and the inability to obtain loans in the future.	SE/ATE: 88-89, 292-293
SS.912.FL.4.9:	Explain that consumers who have difficulty repaying debt can seek assistance through credit counseling services and by negotiating directly with creditors.	The opportunity to address this objective is available. See the following: SE/ATE: 292-293

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SS.912.FL.5.1:	Compare the ways that federal, state, and local tax rates vary on different types of investments. Describe the taxes effect on the after-tax rate of return of an investment.	The opportunity to address this objective is available. See the following: SE/ATE: 488-489
SS.912.FL.5.10:	Explain that people vary in their willingness to take risks because the willingness to take risks depends on factors such as personality, income, and family situation.	The opportunity to address this objective is available. See the following: SE/ATE: 488-489, 490-491 ATE: 474
SS.912.FL.5.11:	Describe why an economic role for a government may exist if individuals do not have complete information about the nature of alternative investments or access to competitive financial markets.	The opportunity to address this objective is available. See the following: SE/ATE: 470-481, 498-499
SS.912.FL.5.12:	Compare the Securities and Exchange Commission (SEC), the Federal Reserve, and other government agencies that regulate financial markets.	The opportunity to address this objective is available. See the following: SE/ATE: 294-297, 470
SS.912.FL.5.2:	Explain how the expenses of buying, selling, and holding financial assets decrease the rate of return from an investment.	SE/ATE: 477-478, 479, 481, 499

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SS.912.FL.5.3:	Discuss that buyers and sellers in financial markets determine prices of financial assets and therefore influence the rates of return on those assets.	The opportunity to address this objective is available. See the following: SE/ATE: 477-478, 479, 481, 499
SS.912.FL.5.4:	Explain that an investment with greater risk than another investment will commonly have a lower market price, and therefore a higher rate of return, than the other investment.	SE/ATE: 488-489, 499
SS.912.FL.5.5:	Explain that shorter-term investments will likely have lower rates of return than longer-term investments.	SE/ATE: 480, 481, 498
SS.912.FL.5.6:	Describe how diversifying investments in different types of financial assets can lower investment risk.	The opportunity to address this objective is available. See the following: SE/ATE: 477-478
SS.912.FL.5.7:	Describe how financial markets adjust to new financial news and that prices in those markets reflect what is known about those financial assets.	The opportunity to address this objective is available. See the following: SE/ATE: 470-474 ATE: 477

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SS.912.FL.5.8:	Discuss ways that the prices of financial assets are affected by interest rates and explain that the prices of financial assets are also affected by changes in domestic and international economic conditions, monetary policy, and fiscal policy.	The opportunity to address this objective is available. See the following: SE/ATE: 306-307, 396-397
SS.912.FL.5.9:	Examine why investors should be aware of tendencies that people have that may result in poor choices, which may include avoiding selling assets at a loss because they weigh losses more than they weigh gains and investing in financial assets with which they are familiar, such as their own employer's stock or domestic rather than international stocks.	The opportunity to address this objective is available. See the following: SE/ATE: 475, 477-478, 499
SS.912.FL.6.1:	Describe how individuals vary with respect to their willingness to accept risk and why most people are willing to pay a small cost now if it means they can avoid a possible larger loss later.	The opportunity to address this objective is available. See the following: SE/ATE: 79, 194-195, 488-489, 499
SS.912.FL.6.10:	Compare federal and state regulations that provide some remedies and assistance for victims of identity theft.	The opportunity to address this objective is available. See the following: ATE/SE: 194, 195, 226-227, 428, 425, 508

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SS.912.FL.6.2:	Analyze how judgment regarding risky events is subject to errors because people tend to overestimate the probability of infrequent events, often because they've heard of or seen a recent example.	The opportunity to address this objective is available. See the following: ATE/SE: 110, 111, 194, 195
SS.912.FL.6.3:	Describe why people choose different amounts of insurance coverage based on their willingness to accept risk, as well as their occupation, lifestyle, age, financial profile, and the price of insurance.	The opportunity to address this objective is available. See the following: SE/ATE: 194-195
SS.912.FL.6.4:	Explain that people may be required by governments or by certain types of contracts (e.g., home mortgages) to purchase some types of insurance.	The opportunity to address this objective is available. See the following: SE/ATE: 194-195
SS.912.FL.6.5:	Describe how an insurance contract can increase the probability or size of a potential loss because having the insurance results in the person taking more risks, and that policy features such as deductibles and copayments are cost-sharing features that encourage the policyholder to take steps to reduce the potential size of a loss (claim).	The opportunity to address this objective is available. See the following: SE/ATE: 194-195

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SS.912.FL.6.6:	Explain that people can lower insurance premiums by behaving in ways that show they pose a lower risk.	The opportunity to address this objective is available. See the following: SE/ATE: 194-195
SS.912.FL.6.7:	Compare the purposes of various types of insurance, including that health insurance provides for funds to pay for health care in the event of illness and may also pay for the cost of preventative care; disability insurance is income insurance that provides funds to replace income lost while an individual is ill or injured and unable to work; property and casualty insurance pays for damage or loss to the insured's property; life insurance benefits are paid to the insured's beneficiaries in the event of the policyholder's death.	SE/ATE: 194-195
SS.912.FL.6.8:	Discuss the fact that, in addition to privately purchased insurance, some government benefit programs provide a social safety net to protect individuals from economic hardship created by unexpected events.	The opportunity to address this objective is available. See the following: SE/ATE: 194-195, 417

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SS.912.FL.6.9:	Explain that loss of assets, wealth, and future opportunities can occur if an individual's personal information is obtained by others through identity theft and then used fraudulently, and that by managing their personal information and choosing the environment in which it is revealed, individuals can accept, reduce, and insure against the risk of loss due to identity theft.	The opportunity to address this objective is available. See the following: SE/ATE: 226-227
SS.912.G.2.2:	Describe the factors and processes that contribute to the differences between developing and developed regions of the world.	SE/ATE: 462-465, 467
SS.912.G.3.3:	Use geographic terms and tools to explain differing perspectives on the use of renewable and non-renewable resources in Florida, the United States, and the world.	The opportunity to address this objective is available. See the following: SE/ATE: 26-27, 367, 371
SS.912.G.4.4:	Use geographic terms and tools to analyze case studies of issues in globalization.	SE/ATE: 43-55, 58-59