

U.S. and Global Economics offers a tightly focused and scaffolded curriculum that provides an introduction to key economic principles. The course covers fundamental properties of economics, including an examination of markets from both historical and current perspectives; the basics of supply and demand; the theories of early economic philosophers such as Adam Smith and David Ricardo; theories of value; the concept of money and how it evolved; the role of banks, investment houses, and the Federal Reserve; Keynesian economics; the productivity, wages, investment, and growth involved in capitalism; unemployment, inflations, and the national debt; and a survey of markets in areas such as China, Europe, and the Middle East.

U.S. and Global Economics is designed to fall in the fourth year of social studies instruction. Students perfect their analytic writing through a scaffolded series of analytic assignments and written lesson tests. They also apply basic mathematics to economic concepts. Students read selections from annotated primary documents and apply those readings to the course content.

The content is based on standards from the National Council for History Education (1997), the National Center for History in the Schools (1996), and the National Council for Social Studies (1994) and is aligned to state standards.

Length: One Semester

## UNIT 1: THE GAME OF ECONOMICS

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### LESSON 1: WHAT IS ECONOMICS ANYWAY?

#### **Study: What Kind of Game?**

See how economics can be understood as a game with rules that is played by people with different roles.

*Duration: 0 hr 40 min*

#### **Study: What's It All About?**

Learn the basic concepts that define economics, including goods, services, markets, production, distribution, allocation, and the circular-flow model.

*Duration: 0 hr 40 min*

#### **Discuss: Playing the Game**

Discuss examples that show how you are involved in the game of economics.

*Duration: 0 hr*

*20 min Scoring: 15 points*

#### **Study: What's It All For?**

Explore the social goals pursued in an economy, such as freedom, efficiency, equity, security,

and growth. Learn how these goals are not always mutually compatible.

*Duration: 0 hr 40 min*

### **Study: The Facts of Life**

Explore the issues of scarcity and production in the economy.

*Duration: 0 hr 40 min*

### **Quiz: What Is the Economy Anyway?**

Take a quiz to assess your understanding of the material.

*Duration: 0 hr 20 min*

*Scoring: 20 points*

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## **LESSON 2: DIFFERENT WAYS TO PLAY**

### **Study: The Free-Market System**

Examine the role of private-property competition and the profit motive in the free-market system. Consider the ways the United States does and does not have a free-market economy.

*Duration: 0 hr 40 min*

### **Read: Freedom and the Free Market**

Read excerpts from Adam Smith's *The Wealth of Nations that connect the free market with personal and political liberty.*

*Duration: 0 hr 30 min*

### **Study: Command and Mixed Economies**

Explore approaches to economic organization, comparing command and mixed economies with the free-market system and considering how the flow-model differs.

*Duration: 0 hr 40 min*

### **Practice: What's in It for You?**

Consider ways in which you benefit directly and indirectly from the free-market system.

*Duration: 0 hr 30 min Scoring: 30 points*

### **Quiz: Different Ways to Play**

Take a quiz to assess your understanding of the material.

*Duration: 0 hr 20 min Scoring:*

*20 points*

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## **LESSON 3: DOLLARS AND SENSE**

### **Study: Costs and Benefits**

Learn about the concept of cost-benefit analysis and explore how it is used by both participants and policy-makers.

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*Duration: 0 hr 40 min*

**Practice: You Do the Math**

Calculate the costs or benefits of making different choices in hypothetical situations.

*Duration: 0 hr 30 min Scoring: 30 points*

**Study: Taking the Economy's Temperature**

Learn about the indicators that economists and policy-makers use to measure the state and health of the economy.

*Duration: 0 hr 40 min*

**Quiz: Dollars and Sense**

Take a quiz to assess your understanding of the material.

*Duration: 0 hr 20 min Scoring: 20 points*

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## LESSON 4: TECHNOLOGY AND ECONOMICS

**Study: Better Living through Technology**

Understand that technology is about both better machines and better ways of completing tasks. Learn about some important technological developments.

*Duration: 0 hr 40 min*

**Journal: Technology and You**

Write about technologies that affect your personal economic choices.

*Duration: 0 hr 30 min Scoring: 20 points*

**Study: The Internet Marketplace**

Learn about the growth of Internet commerce from the late-1990s to the present. Consider how this growth has impacted the U.S. economy.

*Duration: 0 hr 40 min*

**Quiz: Technology and Economics**

Take a quiz to assess your understanding of the material.

*Duration: 0 hr 20 min Scoring: 20 points*

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## LESSON 5: THE GAME OF ECONOMICS WRAP-UP

**Review: The Game of Economics**

Prepare for the unit test by reviewing key concepts and skills.

*Duration: 0 hr 30 min*

### **Test (CS): The Game of Economics**

Take a teacher-scored test to assess what you have learned in this unit.

*Duration:*

*0 hr 30 min Scoring: 50 points*

### **Test (TS): The Game of Economics**

Take a computer-scored test to assess what you have learned in this unit.

*Duration:*

*0 hr 30 min Scoring: 50 points*

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## **LESSON 6: DIAGNOSTIC**

### **Diagnostic: The Game of Economics**

Take a diagnostic unit test that will generate a study plan based on your responses.

*Duration: 0 hr 30 min Scoring: 30 points*

## **UNIT 2: THE PLAYERS**

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### **LESSON 1: CONSUMERS AND PRODUCERS**

#### **Study: Who Plays the Game?**

Learn about the economic roles of consumers and producers; consider how workers and businesses can play both roles.

*Duration: 0 hr 40 min*

#### **Study: A Game of Mutual Influence**

Explore how consumers and producers influence each other.

*Duration: 0 hr 40 min*

#### **Practice: Playing Your Part**

Describe your role in the economy, indicating how your actions fit into different roles and how you influence others in the economy through those actions.

*Duration: 0 hr 30 min Scoring: 30 points*

#### **Quiz: Consumers and Producers**

Take a quiz to assess your understanding of the material.

*Duration: 0 hr 20 min*

*Scoring: 20 points*

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### **LESSON 2: CONSUMER CHOICE**

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**Study: Choose Wisely**

Learn about the tenets of rational choice as applied by individual consumers, short- and long-term planning, and the role of a personal budget in long-term planning.

*Duration: 0 hr 40 min*

**Study: The Utility Room**

Examine the concepts behind the economic definition of consumer satisfaction, including utility, marginal analysis, and opportunity cost. Learn how a Production Possibilities Frontier (PPF) graph can be used to analyze the opportunity costs of a decision.

*Duration: 0 hr 40 min*

**Journal: You Make the Call**

Describe an economic choice you have made; analyze how it was made and how rational that choice seems now.

*Duration: 0 hr 30 min Scoring: 20 points*

**Study: Every Consumer Is Unique**

Explore different factors that affect individual consumer decisions, such as cultural traditions, beliefs and values, and risk aversion.

*Duration: 0 hr 40 min*

**Study: Media Influence**

Explore the influence of the media — particularly advertising — on consumer desires and behavior.

*Duration: 0 hr 40 min*

**Quiz: Consumer Choice**

Take a quiz to assess your understanding of the material.

*Duration: 0 hr 20 min Scoring: 20 points*

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**LESSON 3: THE BUSINESS OF BUSINESS****Study: The Profit Motive**

Learn about the tenets of rational choice as applied by businesses, the centrality of the profit motive, and the role of profits and losses in the allocation of resources in a market economy.

*Duration: 0 hr 40 min*

**Study: Competition**

Learn about the motivations provided by competition. Explore the nature of different competitive situations, including pure competition, monopolistic competition, oligopoly, and monopoly.

*Duration: 0 hr 40 min*

**Study: The Business of Media Is Business**

Learn about the role and importance of advertising. Explore other ways that businesses use and benefit from the media.

*Duration: 0 hr 40 min*

**Discuss: Are You a Tool of the Media?**

Discuss your susceptibility to advertising and how exposure to the media affects your needs and wants.

*Duration: 0 hr 20 min Scoring: 15 points*

**Quiz: The Business of Business**

Take a quiz to assess your understanding of the material.

*Duration: 0 hr 20 min*

*Scoring: 20 points*

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**LESSON 4: BUSINESS MODELS AND MODEL BUSINESSES****Study: So You Want To Be a Business . . .**

Learn about the characteristics, advantages, and disadvantages of different kinds of businesses, including sole proprietorships, partnerships, and corporations.

*Duration: 0 hr 40 min*

**Study: The Business Model**

Learn how a business model is an approach to doing business and how it affects a business's organization and operation. Explore unique approaches to doing business.

*Duration: 0 hr 40 min*

**Read: Culture Clash**

Read about the business models of two companies that have unique approaches to the same industry.

*Duration: 0 hr 40 min*

**Quiz: The Business of Business**

Take a quiz to assess your understanding of the material.

*Duration: 0 hr 20 min*

*Scoring: 20 points*

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**LESSON 5: THE PLAYERS WRAP-UP****Review: The Players**

Prepare for the unit test by reviewing key concepts and skills.

*Duration: 0 hr 30 min*

**Test (CS): The Players**

Take a teacher-scored test to assess what you have learned in this unit.

*Duration: 0 hr 30 min*

*Scoring: 50 points*

**Test (TS): The Players**

Take a computer-scored test to assess what you have learned in this unit.

*Duration: 0 hr 30 min*

*Scoring: 50 points*

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## LESSON 6: DIAGNOSTIC

### **Diagnostic: The Players**

Take a diagnostic unit test that will generate a study plan based on your responses.

*Duration: 0*

*hr 30 min Scoring: 30 points*

## UNIT 3: THE PRICE IS RIGHT

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### LESSON 1: SUPPLY AND DEMAND: IT'S THE LAW

#### **Study: Supply and Demand**

Learn about the law of supply and demand, including definitions, explanations, and examples of central concepts of price theory, such as incentives, competition between buyers and sellers, relative scarcity, equilibrium, and supply-and-demand schedules.

*Duration: 0 hr 40 min*

#### **Study: The Supply Line**

Learn about the phases of production and distribution that go into the creation of goods and services, including the allocation of productive resources and examples of opportunity costs.

*Duration: 0 hr 40 min*

#### **Study: We Have a List of Demands**

Learn about types of goods and services and the concepts that define them, such as fungibility, substitution, and public goods. Explore how consumer behavior defines and alters demand.

*Duration: 0 hr 40*

*min*

#### **Discuss: I Want My MTV**

Evaluate the factors that influence your purchasing decisions.

*Duration: 0 hr 20 min Scoring:*

*15 points*

#### **Quiz: Supply and Demand: It's the Law**

Take a quiz to assess your understanding of the material.

*Duration: 0 hr 20 min*

*Scoring: 20 points*

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## LESSON 2: GET A JOB

### Study: The Labor Market

Learn about the effects of the changing demand for goods and services, the impact of education and training on worker productivity, and the way the laws of supply and demand create different wage levels among jobs and professions.

*Duration: 0 hr 40 min*

### Study: The Times They Are A-Changin'

Explore the impact of rapid changes in technology, globalization, and international competition on wages.

*Duration: 0 hr 40 min*

### Study: Labor Unions

Learn about how labor unions influence wage levels and garner benefits for their members, the effects of unionization, the minimum wage, and unemployment insurance.

*Duration: 0 hr 40 min*

### Practice: You Do the Math

Calculate the annual incomes for various wage rates and compare them to measurements of prosperity, such as the poverty line and the median income.

*Duration: 0 hr 30 min Scoring: 30 points*

### Quiz: Get a Job

Take a quiz to assess your understanding of the material.

*Duration: 0 hr 20 min Scoring: 20 points*

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## LESSON 3: FIND A PLACE TO LIVE

### Study: The Housing Market

Learn about the factors that influence prices in different housing markets, such as homes, apartments, and commercial real estate.

*Duration: 0 hr 40 min*

### Study: City Mouse, Country Mouse

Explore different kinds of development that affect the housing market in cities, suburbs, and rural areas.

*Duration: 0 hr 40 min*

### Journal: Your Dream House

Respond to several questions about your current and ideal housing situations.

*Duration: 0*

*hr 30 min Scoring: 20 points*

### Quiz: Find a Place to Live

Take a quiz to assess your understanding of the material.

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Duration: 0 hr 20 min Scoring: 20 points

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## LESSON 4: THE UPS AND DOWNS OF THE ECONOMY

### **Study: Specialization, Competition, and Trade**

Explore the ways that specialization, competition, and trade increase productivity and raise the standard of living.

Duration: 0 hr 40 min

### **Study: A Roller-Coaster Ride**

Learn about the factors that inhibit and spur economic growth and cause expansions and recessions, including the business cycle, international events, and forces such as weather and natural disasters. Explore the causes of inflation and the basic methods of controlling inflation.

Duration: 0 hr 40 min

### **Read: What's So Special about Alienation?**

Read Karl Marx's explanation for why workers feel estranged and suffer from alienation.

Duration: 0 hr 40 min

### **Study: We're Slashing Prices . . .**

Find out how Zappos can undersell most other shoe sellers and how Amazon can undersell most other online retailers.

Duration: 0 hr 40 min

### **Practice: Higher or Lower?**

Analyze how events affect the prices of common goods and services.

Duration: 0 hr 30 min

Scoring: 30 points

### **Quiz: The Ups and Downs of the Economy**

Take a quiz to assess your understanding of the material.

Duration: 0 hr 30

min Scoring: 20 points

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## LESSON 5: THE PRICE IS RIGHT WRAP-UP

### **Review: The Price Is Right**

Prepare for the unit test by reviewing key concepts and skills.

Duration: 0 hr 30 min

### **Test (CS): The Price Is Right**

Take a teacher-scored test to assess what you have learned in this unit.

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*Duration: 0 hr 30  
min Scoring: 50 points*

### **Test (TS): The Price Is Right**

Take a computer-scored test to assess what you have learned in this unit.

*Duration: 0 hr  
30 min Scoring: 50 points*

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## **LESSON 6: DIAGNOSTIC**

### **Diagnostic: The Price Is Right**

Take a diagnostic unit test that will generate a study plan based on your responses.

*Duration: 0 hr 30 min Scoring: 30 points*

## **UNIT 4: MONEY, MONEY, MONEY**

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### **LESSON 1: MONEY IN THE BANK**

#### **Study: Show Me the Money**

Learn what money is. Explore its forms and functions.

*Duration: 0 hr 40 min*

#### **Read: Money, Money — Read All about It!**

Read about the history of North American currency, including seashells and early paper money.

*Duration: 0 hr 40 min*

#### **Study: Take It to the Bank**

Get an overview of the U.S. banking system and learn how fractional-reserve banking works.

*Duration: 0 hr 40 min*

#### **Study: The Money Supply**

Learn how the money supply is regulated, including the Federal Reserve's role in setting monetary policy, regulating the fractional-reserve banking system, setting interest rates, and creating money.

*Duration: 0 hr  
40 min*

#### **Practice: Creating and Destroying Money**

Determine the effect of Federal Reserve decisions on the size of the money supply.

*Duration: 0 hr 30 min Scoring: 30 points*

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### **Quiz: Take It to the Bank**

Take a quiz to assess your understanding of the material.

*Duration: 0 hr 20 min Scoring: 20 points*

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## **LESSON 2: THE STOCK MARKET**

### **Study: Own a Piece of the Pie**

Learn about the nature of publicly traded businesses and the role of stock markets in selling shares of ownership in those businesses.

*Duration: 0 hr 40 min*

### **Study: Buy Low, Sell High**

Learn about factors that influence stock prices, including dividends, revenue, and volume of trading.

*Duration: 0 hr 40 min*

### **Journal: Following a Stock**

Pick a stock that you think will perform well and follow its price as it goes up and down; produce a report on its behavior.

*Duration: 0 hr 30 min Scoring: 20 points*

### **Quiz: The Stock Market**

Take a quiz to assess your understanding of the material.

*Duration: 0 hr 20 min Scoring: 20 points*

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## **LESSON 3: MORE MARKETS**

### **Study: Gold, Silver, and Pork Bellies**

Learn about commodity markets and compare them to stock markets.

*Duration: 0 hr 40 min*

### **Study: Bond, Not James Bond**

Learn about the bond market, including different forms of bonds, their returns and ratings, and why some are more volatile than others.

*Duration: 0 hr 40 min*

### **Study: Buying and Selling Money**

Learn about the currency-exchange market, the factors that influence exchange rates, and the effects on consumers, producers, and the U.S. economy when the dollar gains or loses value relative to other currencies.

*Duration: 0 hr 40 min*

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### **Discuss: It Takes Money to Make Money**

Discuss the validity of making money, not by producing or selling a good or service, but by investing money — specifically by buying and selling money (or bonds or stocks).

*Duration: 0 hr 20 min*

*Scoring: 15 points*

### **Quiz: More Markets**

Take a quiz to assess your understanding of the material.

*Duration: 0 hr 20 min Scoring: 20 points*

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## **LESSON 4: FINANCING A BUSINESS**

### **Study: A Real Adventure**

Learn how venture capital provides a source of investment money for new companies. Explore how venture capital compares to small-business or commercial loans.

*Duration: 0 hr 40 min*

### **Study: Going Public**

Learn about the process of becoming a publicly traded company, how going public affects a company, and the benefits and challenges of issuing stock.

*Duration: 0 hr 40 min*

### **Practice: The Loan Ranger**

Calculate the monthly payments for types of loans that vary by term and interest rate.

*Duration: 0 hr 30 min Scoring: 30 points*

### **Quiz: Financing a Business**

Take a quiz to assess your understanding of the material.

*Duration: 0 hr 20 min Scoring: 20 points*

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## **LESSON 5: MONEY, MONEY, MONEY**

### **Review: Money, Money, Money**

Prepare for the unit test by reviewing key concepts and skills.

*Duration: 0 hr 30 min*

### **Test (CS): Money, Money, Money**

Take a teacher-scored test to assess what you have learned in this unit.

*Duration: 0*

*hr 30 min Scoring: 50 points*

### **Test (TS): Money, Money, Money**

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Take a computer-scored test to assess what you have learned in this unit.

*Duration: 0*

*hr 30 min Scoring: 50 points*

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## LESSON 6: DIAGNOSTIC

### **Diagnostic: Money, Money, Money**

Take a diagnostic unit test that will generate a study plan based on your responses.

*Duration: 0 hr 30 min Scoring: 30 points*

## UNIT 5: THE GOVERNMENT GETS INVOLVED

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### LESSON 1: TAXES AND TARIFFS

#### **Study: How Can I Tax You? Let Me Count the Ways**

Learn about different methods of taxation and their effects, including whether each is regressive or progressive.

*Duration: 0 hr 40 min*

#### **Study: Tariffs**

Learn about the use of tariffs and their effect on competition, domestic prices, and international trade.

*Duration: 0 hr 40 min*

#### **Discuss: Fairness in Taxation**

Discuss whether tariffs used to protect domestic industry by raising foreign prices are legitimate or an unnecessary and illegitimate invasion of the free market.

*Duration: 0 hr 20 min Scoring: 15 points*

#### **Read: Political Economy**

Read a brief excerpt from Jean Jacques Rousseau's essay *Discourse on Political Economy*.

*Duration: 0 hr 30 min*

#### **Quiz: Taxes and Tariffs**

Take a quiz to assess your understanding of the material.

*Duration: 0 hr 20 min Scoring: 20 points*

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### LESSON 2: THE GOVERNMENT IS A CONSUMER

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### **Study: Your Tax Dollars at Work**

Learn about the different roles the government plays in the game of economics. Find out about the impact that government decisions have on the economy and the operations of the free market.

*Duration: 0 hr  
40 min*

### **Study: Public Goods**

Learn about public goods. Explore the necessity and the effect of government's role in providing these goods.

*Duration: 0 hr 40 min*

### **Practice: Public or Private?**

Determine if certain goods are public or private. Consider whether government provision of these goods is necessary.

*Duration: 0 hr 30 min Scoring: 30 points*

### **Quiz: The Government Is a Consumer**

Take a quiz to assess your understanding of the material.

*Duration: 0 hr 20 min  
Scoring: 20 points*

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## **LESSON 3: THE GOVERNMENT IS A REFEREE**

### **Study: Keeping the Free Market Free**

Learn about laws designed to ensure that the free-market system remains free, such as antifraud and antimonopoly laws. Explore the economic effects of these laws.

*Duration: 0 hr 40 min*

### **Study: Protecting Consumers**

Learn about consumer-protection laws and how they affect consumer and producer decisions.

*Duration: 0 hr 40 min*

### **Study: Go with the Flow**

Learn how government regulations affect the circular-flow model.

*Duration: 0 hr 40 min*

### **Practice: The Cost of Obedience**

Find out about the costs that businesses incur in order to comply with various government regulations.

*Duration: 0 hr 30 min Scoring: 30 points*

### **Quiz: The Government Is a Referee**

Take a quiz to assess your understanding of the material.

*Duration: 0 hr 20 min  
Scoring: 20 points*

## LESSON 4: THE GOVERNMENT IS A POLICE OFFICER

### **Study: Limiting Economic Choices**

Learn about laws that limit or prohibit certain kinds of economic choices, such as price controls, minimum-wage laws, banking regulations, and quotas.

*Duration: 0 hr 40 min*

### **Study: Limiting Other Choices**

Explore laws that restrict citizens' personal choices. Consider the economic effects of such laws.

*Duration: 0 hr 40 min*

### **Journal: Law Abiding Citizen**

Reflect on the ways that laws directly or indirectly influence your economic behavior and affect your choices as a consumer, producer, and worker.

*Duration: 0 hr 30 min Scoring: 20 points*

### **Quiz: The Government Is a Police Officer**

Take a quiz to assess your understanding of the material.

*Duration: 0 hr 20 min Scoring: 20 points*

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## LESSON 5: THE GOVERNMENT GETS INVOLVED WRAP-UP

### **Review: The Government Gets Involved**

Prepare for the unit test by reviewing key concepts and skills.

*Duration: 0 hr 30 min*

### **Test (CS): The Government Gets Involved**

Take a teacher-scored test to assess what you have learned in this unit.

*Duration: 0 hr 30 min Scoring: 50 points*

### **Test (TS): The Government Gets Involved**

Take a computer-scored test to assess what you have learned in this unit.

*Duration: 0 hr 30 min Scoring: 50 points*

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## LESSON 6: DIAGNOSTIC

### **Diagnostic: The Government Gets Involved**

Take a diagnostic unit test that will generate a study plan based on your

responses.

*Duration: 0 hr 30 min Scoring: 30 points*

## UNIT 6: THE GLOBAL GAME BOARD

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### LESSON 1: IT'S A SMALL WORLD

#### **Study: Special of the Day: Specialization**

Learn how trade among countries and specialization affect standards of living and economic growth.

*Duration: 0 hr 40 min*

#### **Study: Global Patterns**

Learn how the possession of certain natural resources and the development of infrastructure (including transportation and communication networks) have affected international economic patterns.

*Duration: 0 hr 40*

*min*

#### **Read: Dependency Theory**

Read excerpts from Vincent Ferraro's essay on dependency theory.

*Duration: 0 hr 30 min*

#### **Practice: You Do the Math**

Calculate how the price of certain imported goods would be affected if they were produced by workers making the American minimum wage.

*Duration: 0 hr 30 min Scoring: 30 points*

#### **Quiz: It's a Small World**

Take a quiz to assess your understanding of the material.

*Duration: 0 hr 20 min Scoring: 20*

*points*

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### LESSON 2: INTERNATIONAL ORGANIZATIONS

#### **Study: The International Banking System**

Learn about the international banking system, including similarities and differences between it and the American system and the dynamics of capital mobility and international investment.

*Duration: 0 hr 40 min*

#### **Study: World Economic Government?**

Learn about the International Monetary Fund, the World Bank, and World Trade Organization and the role these quasigovernmental institutions play in the international economy, particularly in spreading global liberalization and aiding development.

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*Duration: 0 hr 40 min*

**Study: The Power of Money**

Explore the use of economic instruments — such as boycotts, embargoes, and trade sanctions — that governments and international organizations use to influence international policy.

*Duration: 0 hr 40 min*

**Journal: Human-Rights Embargo**

Investigate the source of products you own or regularly use; reflect on the international diversity (or lack thereof) reflected by items you purchase.

*Duration: 0 hr 30 min Scoring: 20 points*

**Quiz: International Organizations**

Take a quiz to assess your understanding of the material.

*Duration: 0 hr 20 min*

*Scoring: 20 points*

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**LESSON 3: THE CHALLENGES OF GLOBALIZATION**

**Study: Problems for the World**

Learn about issues created by globalization, including economic development, the environment, labor movements, and human rights.

*Duration: 0 hr 40 min*

**Study: Problems for the United States**

Learn about problems that globalization poses for Americans, including loss of jobs, the trade deficit, and foreign ownership of American companies.

*Duration: 0 hr 40 min*

**Discuss: Human Rights Versus Trade**

Discuss the United States' choice to grant most-favored-nation status to China despite that nation's continuing human-rights violations.

*Duration: 0 hr 20 min Scoring: 15 points*

**Quiz: The Challenges of Globalization**

Take a quiz to assess your understanding of the material.

*Duration: 0 hr 20 min*

*Scoring: 20 points*

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**LESSON 4: THE GLOBAL GAME BOARD WRAP-UP**

**Review: The Global Game Board**

Prepare for the unit test by reviewing key concepts and skills.

*Duration: 0 hr 30 min*

### **Test (CS): The Global Game Board**

Take a computer-scored test to assess what you have learned in this unit.

*Duration:*

*0 hr 30 min Scoring: 50 points*

### **Test (TS): The Global Game Board**

Take a teacher-scored test to assess what you have learned in this unit.

*Duration: 0*

*hr 30 min Scoring: 50 points*

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## **LESSON 5: DIAGNOSTIC**

### **Diagnostic: The Global Game Board**

Take a diagnostic unit test that will generate a study plan based on your responses.

*Duration: 0 hr 30 min Scoring: 30 points*

## **UNIT 7: PLAYING THE GAME YOURSELF: PERSONAL FINANCE**

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### **LESSON 1: MAKING CHOICES**

#### **Study: Make a List, Check It Twice**

Review the tools of cost-benefit analysis and explore how they relate to the individual choices that young people face.

*Duration: 0 hr 40 min*

#### **Study: A Place to Call Home**

Explore various considerations related to housing, including the difference between renting and buying, what it takes to get an apartment, how to pay for an apartment, and what it takes to buy a house.

*Duration: 0*

*hr 40 min*

#### **Study: Covering Yourself**

Learn about the purposes of insurance, the different forms of insurance available to consumers (including life, health, car, and rental), and the factors that influence insurance rates.

*Duration: 0 hr 40 min*

#### **Practice: Take It or Leave It**

Evaluate various job offers using the tools of economic analysis from this lesson.

*Duration:*

*0 hr 30 min Scoring: 30 points*

#### **Quiz: Making Choices**

Take a quiz to assess your understanding of the material.

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*Duration: 0 hr 20 min Scoring: 20 points*

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## LESSON 2: PLANNING AHEAD

### **Study: Checking and Savings**

Learn about different types of personal bank accounts and the advantages and disadvantages of each type.

*Duration: 0 hr 40 min*

### **Study: Making a Budget**

Learn about the use of a budget in making personal economic decisions and planning for the future.

*Duration: 0 hr 40 min*

### **Read: The Importance of Money Management**

Read about savings rates, credit cards, and the problems that some people have managing their money.

*Duration: 0 hr 30 min*

### **Journal: Figuring Out Your Expenses**

Write about the various expenses that you would need to include in a personal budget both now and in the future; estimate the amount of money you would need to budget for those expenses.

*Duration:*

*0 hr 30 min Scoring: 20 points*

### **Quiz: Planning Ahead**

Take a quiz to assess your understanding of the material.

*Duration: 0 hr 20 min Scoring: 20 points*

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## LESSON 3: GIVE ME SOME CREDIT

### **Study: Just a Loan?**

Learn about different forms of loans, such as car, student, home, small-business, and commercial loans.

*Duration: 0 hr 40 min*

### **Study: You Get the Credit**

Learn about credit cards, including the role of credit history, differences between credit cards and other loans, and how credit cards differ from other forms of credit.

*Duration: 0 hr 40 min*

### **Practice: You Do the Math**

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*Core > U.S. and Global Economics*

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Calculate the difference in payments between a credit-card-financed car purchase and a car loan using different interest rates and payback periods.

*Duration: 0 hr 30 min Scoring: 30 points*

### **Quiz: Give Me Some Credit**

Take a quiz to assess your understanding of the material.

*Duration: 0 hr 20 min Scoring: 20 points*

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## **LESSON 4: THE RESPONSIBLE CONSUMER**

### **Study: Money Isn't Everything**

Explore various noneconomic considerations that consumers must take into account when attempting to reconcile their values and morals with their economic behavior.

*Duration: 0 hr 40 min*

### **Study: Doing Something About It**

Learn about the various methods consumers can use to influence the moral behavior of producers, including boycotts, writing letters, and calls for government regulation.

*Duration: 0 hr 40 min*

### **Discuss: Taking Action (Or Not)**

Discuss the practice of boycotting stores that sell products made by companies that engage in practices to which you object.

*Duration: 0 hr 20 min Scoring: 15 points*

### **Quiz: The Responsible Consumer**

Take a quiz to assess your understanding of the material.

*Duration: 0 hr 20 min Scoring: 20 points*

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## **LESSON 5: PLAYING THE GAME YOURSELF: PERSONAL FINANCE WRAP-UP**

### **Review: Playing the Game Yourself: Personal Finance**

Prepare for the unit test by reviewing key concepts and skills.

*Duration: 0 hr 30 min*

### **Test (CS): Playing the Game Yourself: Personal Finance**

Take a computer-scored test to assess what you have learned in this unit.

*Duration: 0 hr 30 min Scoring: 50 points*

### **Test (TS): Playing the Game Yourself: Personal Finance**

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Take a teacher-scored test to assess what you have learned in this unit.

*Duration: 0 hr 30 min Scoring: 50 points*

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## LESSON 6: DIAGNOSTIC

### **Diagnostic: Playing the Game Yourself: Personal Finance**

Take a diagnostic unit test that will generate a study plan based on your responses.

*Duration: 0 hr 30 min Scoring: 30 points*

## UNIT 8: U.S. AND GLOBAL ECONOMICS REVIEW AND EXAM

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### LESSON 1: U.S. AND GLOBAL ECONOMICS

#### **Review: U.S. and Global Economics**

Prepare for the semester exam by reviewing key concepts covered in U.S. and Global Economics.

*Duration: 3 hr*

#### **Exam: U.S. and Global Economics**

Take a computer-scored exam to demonstrate your mastery of concepts and skills covered in U.S. and Global Economics.

*Duration: 0 hr 40 min Scoring: 60 points*

#### **Final Exam: U.S. and Global Economics**

Take a teacher-scored exam to demonstrate your mastery of concepts and skills covered in U.S. and Global Economics.

*Duration: 1 hr 20 min Scoring: 100 points*