Economic/Personal Finance Concepts
Grade: 8<sup>th</sup>
Publication: Learning, Earning, and Investing: Middle School

Lesson	Title	Economic/Personal Finance Concepts K-12 Curriculum	Social Studies Framework U.S. History to 1877	Language Framework	Math Framework Pre-Algebra
1	Why Save?	5. Incentives	4, 7	1, 2, 3, 4	1, 4
2	Investors and Investments	5. Economic Institutions	4, 7	1, 2, 3, 4	1
3	Invest in Yourself	<ol> <li>Scarcity and Choice</li> <li>Opportunity Cost/Trade-Offs</li> <li>Productivity</li> <li>Exchange</li> </ol>	4, 7	1, 2, 3, 4	1
4	What is a Stock?	5. Economic Institutions/Incentives	4, 7	1, 2, 3, 4	1
5	Reading the Financial Pages: In Print and Online	<ul><li>5. Economic Institutions</li><li>7. Markets and Prices</li></ul>	4, 7	1, 2, 3, 4	1, 4
6	What is a Bond?	17. Monetary Policy	4, 7	1, 2, 3, 4	
7	What are Mutual Funds?	5. Economic Institutions	4, 7	1, 2, 3, 4	1
8	How to Buy and Sell Stocks and Bonds	5. Economic Institutions 9. Competition	4, 7	1, 2, 3, 4	
9	What is a Stock Market?	<ol> <li>Scarcity and Choice</li> <li>Economic Systems</li> <li>Economic Institutions</li> <li>Markets and Prices</li> </ol>	4, 7	1, 2, 3, 4	
10	The Language of Financial Markets	5. Economic Institutions	4, 7	1, 2, 3, 4	
11	Financial Institutions in the U.S. Economy	5. Economic Institutions	4, 7	1, 2, 3, 4	
12	Building Wealth over the Long Term	5. Economic Institutions 17. Monetary Policy	4, 7	1, 2, 3, 4	1
13	Researching Companies	<ol> <li>Scarcity and Choice</li> <li>Opportunity Cost/Trade-Offs</li> <li>Economic Institutions</li> </ol>	4, 7	1, 2, 3, 4	1, 4

14	Credit: Your Best Friend or Your Worst Enemy?	<ol> <li>Scarcity and Choice</li> <li>Opportunity Cost/Trade- Offs</li> </ol>	4, 7	1, 2, 3, 4	1
15	Why Don't People Save?	<ol> <li>Scarcity and Choice</li> <li>Opportunity Cost/Trade-Offs</li> <li>Economic Institutions</li> </ol>	4, 7	1, 2, 3, 4	
16	What We've Learned	(review of previous lessons)	4, 7	1, 2, 3, 4	

## NOTE:

- Teachers may need to adapt each lesson to correlate to the specific content in the social studies curriculum.
- Within each lesson, there are a variety of reading, writing, and vocabulary.