

Economic/Personal Finance Concepts**Grade:** 9th**Publication:** Learning, Earning, and Investing: High School

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

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