

**Economic/Personal Finance Concepts****Grade:** Eighth**Publication:** Financial Fitness for Life 6-8

<b>Lesson</b>	<b>Title</b>	<b>Economic/Personal Finance Concepts K-12 Curriculum</b>	<b>Social Studies Framework</b> U.S. History to 1877	<b>Math Framework</b>	<b>Language Framework</b>
1	The Economic Way of Thinking	1. Scarcity/Choice 2. Opportunity Cost/Trade-Offs 5. Incentives	4, 7	1	1, 2, 4
2	Consumer Decision Making	1. Scarcity/ Choice 2. Opportunity Cost/Trade-Offs	4, 7	1	1, 2, 4
3	Career Choice Making	3. Productivity 5. Incentives	4, 7	1	1, 2, 4
4	Productivity	3. Productivity	4, 7	1	1, 2, 4
5	Why Stay in School?	1. Scarcity/Choice 2. Opportunity Cost/ Trade-Offs	4, 7	1	1, 2, 4
6	Why Save?	2. Opportunity Cost/Trade-Offs 5. Economics Institutions/Incentives	4, 7	1	1, 2, 4
7	Types of Saving Plans	5. Economic Institutions	4, 7	1	1, 2, 4
8	Who Pays and Who Receives?	5. Economic Institutions	4, 7	1	1, 2, 4
9	Stock and Mutual Funds	2. Opportunity Cost/Trade-Offs 5. Economic Institutions	4, 7	1	1, 2, 4
10	Let Lenders and Borrowers Be	2. Opportunity Cost/Trade-Offs 5. Economic Institutions 6. Exchange/Money 8. Supply and Demand	4, 7	1, 2	1, 2, 4

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11	Saving and Investing Are Risky Business	2. Opportunity Cost/Trade-Offs 5. Economic Institutions	4, 7	1	1, 2, 4
12	Cash or Credit?	2. Opportunity Cost/Trade-Offs 6. Exchange/Money	4, 7	1	1, 2, 4
13	Establishing Credit	5. Economic Institutions/Incentives	4, 7	1	1, 2, 4
14	Comparison Shopping	1. Scarcity/Choice 2. Opportunity Cost/Trade-Offs 5. Incentives	4, 7	1	1, 2, 3, 4
15	Managing Cash	2. Opportunity Cost/Trade-Offs	4, 7	1	1, 2, 4
16	Choosing and Using a Checking Account	2. Opportunity Cost/Trade-Offs 5. Economic Institutions	4, 7	1	1, 2, 4
17	What Taxes Affect You?	12. The Role of Government	4, 7	1	1, 2, 4