

A High School Economics Course Curriculum That Effectively Integrates  
Language and Content Instruction for English Learners

by

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A capstone project submitted in partial fulfillment of the requirements for the degree of  
Master of Arts in English as a Second Language

Hamline University

Saint Paul, Minnesota

August 2022

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## **Project Rationale and Description**

The research question that shaped this project was: *How can a high school economics curriculum be designed to help English learners gain a deep understanding of the course topics while improving their academic English proficiency?* While secondary EL students face barriers to learning across all content areas, social studies courses are especially linguistically complex (Zhang, 2017). In my experience, economics has been a particularly challenging course for EL students. As a class that is required for graduation, and typically taken during the final year of high school, finding ways to make it more meaningful and accessible to English learners was of particular urgency and interest to me.

Minnesota's population of English learner (EL) students has been increasing at a faster rate than the general student population (Minnesota Department of Education [MDE], 2017, p. 12), and in order to effectively provide content instruction and English language development to secondary EL students, content area teachers must be language teachers as well, with academic language learning embedded into core curricular instruction. Using a sheltered instruction model in mainstream classes will validate, engage, and benefit the diverse range of English learners (Echevarría et al., 2014, pp. 19-20).

My final project is a Sheltered Economics Course Plan, with a scope and sequence of five units for a semester-long economics course, and detailed sample lesson plans to launch each of the five units. As I developed my project materials, I used the following key resources:

- *2021 Minnesota K-12 Academic Standards in Social Studies Draft Three* (MDE, 2021)
- *WIDA English Language Development Standards Framework, 2020 Edition: Kindergarten–Grade 12* (WIDA, 2020)
- *The Understanding by Design Guide to Creating High-Quality Units* (Wiggins & McTighe, 2011)
- *Making Content Comprehensible for Secondary English Learners: The SIOP Model* (Echevarría et al., 2014)

I mapped 29 of the 30 economics benchmarks from the social studies standards third draft (MDE, 2021) into five separate units, and identified language expectations (WIDA, 2020) that could be associated with each benchmark. (See Appendix A for language expectations details, and Appendix B for benchmark mapping.) Then I used the Understanding by Design (UbD) and Sheltered Instruction Observation Protocol (SIOP) frameworks to build out details for the units and lessons. The final unit plan consists of an overview for each of the five units which includes academic content benchmarks and English language development expectations, which provide the basis for lesson-level content and language objectives, a key component of sheltered instruction. Essential questions, desired understandings, and key knowledge and skills are also provided for each unit.

I then used a SIOP lesson plan template to create a detailed first lesson to "launch" each of the five units of instruction. The five lesson plans each include critical features of sheltered instruction, with an emphasis on developing academic vocabulary, using multimodal techniques that support comprehension, grouping students intentionally

for interaction, and reviewing key vocabulary and content concepts at the end of each lesson. Selected materials were created for each lesson, emphasizing the vocabulary word study and formative assessments for various English proficiency levels. Rather than creating specific summative assessments, I wrote a narrative that explains an overarching philosophy of assessments in the sheltered instruction classroom, and describes considerations for summative assessments in this sheltered economics course, including a course final summative experience that addresses the remaining economics benchmark (9.2.7.1).

# Sheltered Economics Course: Unit Overview

Unit 1: Introduction to Economics (weeks 1-2)			
Stage 1--Desired Results			
Established Goals: What relevant goals (e.g., content standards, course or program objectives, learning outcomes) will this design address?			
<i>SSS3 standards/benchmarks</i>		<i>associated language expectations</i>	<i>notes</i>
9.2.8.1	<b>Describe</b> the opportunity cost of a choice, and <b>analyze</b> the consequences of a specific choice, both intended and unintended.	<b>ELD-SS.9-12.Explain. Expressive 1,2,3</b>	<i>-multiple language expectations could be associated with each benchmark; this column highlights one or more and is not exhaustive</i>
9.2.8.2	<b>Explain</b> how the availability of and access to productive resources and technology limits the production of goods and services.	<b>ELD-SS.9-12.Explain. Expressive 1,3</b>	<i>-benchmarks and language expectations form the basis for content and language objectives for the unit's lessons</i>
9.2.8.3	<b>Compare and contrast</b> the characteristics of traditional, command (planned), market-based and mixed economic systems, and <b>demonstrate</b> how most economies are mixed economies with varying degrees of government involvement.	<b>ELD-SS.9-12.Explain. Expressive 3</b>	
9.2.8.4	<b>Define</b> broad long-run economic goals, and <b>describe</b> the trade-offs that exist between them; <b>evaluate</b> how different economic systems prioritize these goals, and the intended and unintended consequences.	<b>ELD-SS.9-12.Argue. Expressive 1,2,4</b>	
9.2.8.5	<b>Identify</b> measures of income distribution, wealth distribution, causes of income inequality, and poverty, and <b>explain</b> how these affect, and are affected by, the economy; <b>evaluate</b> the effectiveness of, and incentives created by, government income redistribution programs.	<b>ELD-SS.9-12.Argue. Expressive 2,3,4</b>	

<b>Understandings: (Students will understand...)</b>		<b>Essential Questions:</b>	
-Scarcity forces individuals and organizations to make choices.		Why can't we all have everything we want?	
-Choices require trade-offs (opportunity costs).		How do we make decisions that involve time or money?	
-Economic decisions affect economic equity and efficiency.		How do our decisions affect others? How do others' decisions affect us?	
<b>(Students will know...)</b>		<b>(Students will be able to...)</b>	
Key terms: scarcity, resources, produce(r), consume(r), market, system, opportunity cost, equity, efficiency		(see Economics benchmarks 8.1-8.5)	
Types of economic systems and their characteristics; types of economic goals and their features; how to evaluate trade-offs in a market or system			
<b>Stage 2--Assessment Evidence</b>			
<b>Stage 3--Learning Plan</b>			
<b>Performance Tasks, Assessments, and Learning Activities:</b>			
These sections will be informed by the SIOP lesson planning template and are detailed at the lesson level. See launch lesson plans for each unit, and assessment narrative for the course.			

## Unit 2: Personal Finance (weeks 3-5)

### Stage 1--Desired Results

**Established Goals: What relevant goals (e.g., content standards, course or program objectives, learning outcomes) will this design address?**

<b>SSS3 standards/benchmarks</b>	<b>associated language expectations</b>	<b>notes</b>
9.2.9.1	<b>Analyze</b> how individual or household income is determined by a variety of individual and social factors.	-multiple language expectations could be associated with each benchmark; this column highlights one or more and is not exhaustive  <b>ELD-SS.9-12.Explain. Interpretive 2</b>

9.2.9.2	<b>Establish</b> personal financial goals; <b>make a financial plan</b> considering budgeting and asset building to meet those goals; <b>determine</b> the nature of the barriers the individual confronts; and, <b>determine</b> ways to track the success of the plan.	<b>ELD-SS.9-12.Explain. Expressive 3,4</b>	<i>-benchmarks and language expectations form the basis for content and language objectives for the unit's lessons</i>
9.2.9.3	<b>Evaluate</b> how various household assets can generate income, considering risk, return and time horizon. Assets include property, housing, stocks, bonds, savings accounts, monetizing creative enterprises.	<b>ELD-SS.9-12.Argue. Interpretive 2,3</b>	
9.2.9.4	<b>Evaluate</b> the benefits and costs of credit; <b>explain</b> how the financial industry assesses one's ability to manage credit and how this affects one's ability to borrow, rent, get a job, and achieve other financial goals.	<b>ELD-SS.9-12.Argue. Interpretive 2,3; ELD-SS.9-12.Argue. Expressive 1,3,4</b>	
9.2.9.5	<b>Explain</b> the pricing, sales, advertising and other marketing strategies used to sell products from a consumer perspective.	<b>ELD-SS.9-12.Argue. Expressive 1,2,3</b>	

<b>Understandings: (Students will understand...)</b>	<b>Essential Questions:</b>
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-Personal and societal factors affect household income, assets, and budgets	What does financial security look like to you? How is it the same or different for others?
-Personal financial plans must consider goals, budget decisions, assets and investments, credit, and risk considerations	How can you set and reach realistic financial goals?
-Being an informed consumer requires an understanding of marketing and other strategies used by sellers	When should you start thinking about your financial future and why?

<b>(Students will know...)</b>	<b>(Students will be able to...)</b>
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Key terms: budget, asset, liability, investment, credit, debit, debt, income, expense, risk, security	(see Economics benchmarks 9.1-9.5)
Household budgets and types of income and expenses; types and features of personal assets and investments; types of personal credit and	



related risks and rewards; how to evaluate potential purchases or investments as an informed consumer

## Stage 2--Assessment Evidence

## Stage 3--Learning Plan

### Performance Tasks, Assessments, and Learning Activities:

These sections will be informed by the SIOP lesson planning template and are detailed at the lesson level. See launch lesson plans for each unit, and assessment narrative for course.

## Unit 3: Microeconomics (weeks 6-10)

### Stage 1--Desired Results

**Established Goals: What relevant goals (e.g., content standards, course or program objectives, learning outcomes) will this design address?**

<i>SSS3 standards/benchmarks</i>	<i>associated language expectations</i>	<i>notes</i>
9.2.10.1 <b>Use</b> economic models to <b>explain</b> how resources, money and goods and services are exchanged in an economy.	<b>ELD-SS.9-12.Explain. Expressive 1,3,4</b>	<i>-multiple language expectations could be associated with each benchmark; this column highlights one or more and is not exhaustive</i>
9.2.10.2 <b>Graph</b> market demand and <b>explain</b> that market demand is based on each buyer's willingness and ability to pay and the number of buyers in the market; <b>analyze</b> the effect of factors that can change demand.	<b>ELD-SS.9-12.Explain. Expressive 1,3</b>	<i>-benchmarks and language expectations form the basis for content and language objectives for the unit's lessons</i>
9.2.10.3 <b>Graph</b> market supply and <b>explain</b> that market supply is based on each seller's cost and the number of sellers in the market; <b>analyze</b> the effect of factors that can change supply.	<b>ELD-SS.9-12.Explain. Expressive 1,3</b>	
9.2.10.4 <b>Use</b> the market model (supply and demand) to <b>analyze</b> how the interaction of individual buyers	<b>ELD-SS.9-12.Explain. Interpretive 2; ELD-SS.9-12.Explain. Expressive 1,3</b>	

	and sellers affects equilibrium price and quantity, and how shortages and surpluses affect prices.		
9.2.10.5	<b>Explain</b> how changes (shifts) in the demand and supply of an item result in changes in its market price and quantity; <b>explain</b> how these shifts can lead to changes in prices and quantities in other markets.	<b>ELD-SS.9-12.Explain. Expressive 3,4</b>	
9.2.10.6	<b>Compare and contrast</b> characteristics of various market structures.	<b>ELD-SS.9-12.Explain. Expressive 1,3</b>	
9.2.10.7	<b>Analyze</b> the impact of various market structures on long-run profit, price and production, and efficiency in a market. <b>Explain</b> how market power can affect consumers.	<b>ELD-SS.9-12.Explain. Interpretive 2; ELD-SS.9-12.Explain. Expressive 3,4</b>	
9.2.10.8	<b>Analyze</b> the causes of market failures due to lack of competition, lack of perfect information and barriers to resource mobility, and <b>evaluate</b> potential remedies.	<b>ELD-SS.9-12.Explain. Interpretive 2; ELD-SS.9-12.Argue. Interpretive 1,2</b>	
9.2.10.9	<b>Analyze</b> the causes of market failures due to externalities, public goods and common resources, and <b>evaluate</b> potential remedies.	<b>ELD-SS.9-12.Explain. Interpretive 2; ELD-SS.9-12.Argue. Interpretive 1,2</b>	

**Understandings: (*Students will understand...*)**

**Essential Questions:**

- Economic models show relationships between resources, money, goods and services.	What factors affect your buying and selling decisions?
- Demand (by consumers) and supply (by producers) are related, and each has different factors that can affect them.	Which market structure is the most fair, and how do you know?
- Supply and demand in a market can be shown on a graph, which can help identify price and quantity, and how these factors all interact.	How much should governments try to affect supply or demand in a market?
-There are different types of markets (structures) with specific characteristics.	
-Market failures happen for a variety of reasons;	

failures can be identified and corrected.		
<b>(Students will know...)</b>	<b>(Students will be able to...)</b>	
Key terms: supply, demand, goods, services, price, quantity, equilibrium, failure, elasticity, structure, monopoly, oligopoly, competition, barrier	(see Economics benchmarks 10.1-10.9)	
How economic models show movement of resources, goods, and services in an economy; factors that affect supply and demand; types and characteristics of market structures; how to graphically represent supply, demand, price, quantity, equilibrium, and market failures		
<b>Stage 2--Assessment Evidence</b>		
<b>Stage 3--Learning Plan</b>		
<b>Performance Tasks, Assessments, and Learning Activities:</b>		
These sections will be informed by the SIOP lesson planning template and are detailed at the lesson level. See launch lesson plans for each unit, and assessment narrative for course.		

## Unit 4: Macroeconomics (weeks 11-15)

<b>Stage 1--Desired Results</b>		
<b>Established Goals: What relevant goals (e.g., content standards, course or program objectives, learning outcomes) will this design address?</b>		
<b>SSS3 standards/benchmarks</b>	<b>associated language expectations</b>	<b>notes</b>
9.2.11.1 <b>Measure</b> full employment in terms of the unemployment rate and various types of unemployment; <b>analyze</b> past and recent data to <b>describe</b> factors that impact the long-run growth of jobs in an economy.	<b>ELD-SS.9-12.Explain. Interpretive 2;</b> <b>ELD-SS.9-12.Explain. Expressive 3,4</b>	-multiple language expectations could be associated with each benchmark; this column highlights one or more and is not exhaustive
9.2.11.2 <b>Measure</b> inflation in terms of a percentage change in a price index; <b>analyze</b> past and recent data to <b>explain</b> how the money supply is related to long-run inflation and how inflation affects buyers, sellers, borrowers and	<b>ELD-SS.9-12.Explain. Interpretive 2;</b> <b>ELD-SS.9-12.Explain. Expressive 3,4</b>	-benchmarks and language expectations form the basis for content and language objectives for the unit's lessons

	lenders.		
9.2.11.3	<b>Evaluate</b> economic growth using a variety of indicators; <b>analyze</b> past and recent data to <b>identify</b> factors that promote or impair long-run economic growth and its sustainability.	<b>ELD-SS.9-12.Explain. Interpretive 2;</b> <b>ELD-SS.9-12.Argue. Interpretive 1,2</b>	
9.2.11.4	<b>Graph</b> short-run aggregate demand and aggregate supply to <b>describe</b> change in output, employment and the price level.	<b>ELD-SS.9-12.Explain. Expressive 1,3</b>	
9.2.11.5	<b>Analyze and evaluate</b> how various government fiscal policies are likely to impact overall output, employment, the price level and the national deficit/debt.	<b>ELD-SS.9-12.Argue. Interpretive 2,3</b>	
9.2.11.6	<b>Compare</b> how various monetary policies of the Federal Reserve are implemented; <b>predict</b> how they are likely to impact overall output, employment and the price level.	<b>ELD-SS.9-12.Explain. Interpretive 2;</b> <b>ELD-SS.9-12.Argue. Interpretive 2,3</b>	
9.2.11.7	<b>Explain</b> interest rates and how interest rates are determined; <b>explain</b> how financial institutions (banks and credit unions) make it possible for businesses to borrow and spend on new capital investment (machinery, tools, equipment) and for households to borrow and spend on purchases, such as education and housing.	<b>ELD-SS.9-12.Explain. Expressive 1,3</b>	
9.2.11.8	<b>Explain</b> how various monetary policies of the Federal Reserve are implemented; <b>explain</b> how they are likely to impact overall output, employment and the price level.	<b>ELD-SS.9-12.Explain. Expressive 1,3;</b> <b>ELD-SS.9-12.Argue. Expressive 2,3,4</b>	

<b>Understandings: (<i>Students will understand...</i>)</b>		<b>Essential Questions:</b>	
-Unemployment and job growth in an economy are affected by many factors.		Who or what has power and influence over the U. S. economy?	
-Inflation (an increase in prices) is related to the money supply, and affects buyers, sellers, borrowers, and lenders.		Why is economic growth important?	

-Economic growth can be evaluated using several indicators, including total output or gross domestic product (GDP).	What are pros and cons of using GDP to measure the health of a country's economy?
-Governments have various tools (fiscal policies) that affect overall economic output, employment, inflation, and the national deficit and debt.	How are unemployment, inflation, and interest rates related?
-The Federal Reserve has various tools (monetary policies) that affect overall economic output, employment, and inflation.	
-Interest rates determine the cost to businesses and households of borrowing, spending, and investing.	

<b>(Students will know...)</b>	<b>(Students will be able to...)</b>
Key terms: unemployment, inflation, aggregate, GDP, recession, fiscal, monetary, policy, deficit, debt	(see Economics benchmarks 11.1-11.8)
The relationship between unemployment, inflation, interest rates, and economic growth; how to calculate GDP and make predictions about future growth or recession; fiscal and monetary policies and their impacts	

### Stage 2--Assessment Evidence

### Stage 3--Learning Plan

#### Performance Tasks, Assessments, and Learning Activities:

These sections will be informed by the SIOP lesson planning template and are detailed at the lesson level. See launch lesson plans for each unit, and assessment narrative for course.			

## Unit 5: Global Economics (week 16)

### Stage 1--Desired Results

#### Established Goals: What relevant goals (e.g., content standards, course or program objectives, learning outcomes) will this design address?

<b>SSS3 standards/benchmarks</b>		<b>associated language expectations</b>	<b>notes</b>
9.2.12.1	<b>Apply the principles</b> of absolute and comparative advantage to <b>explain</b> the increase in world production; <b>identify</b> the situations	<b>ELD-SS.9-12.Explain. Expressive 1,3,4;</b> <b>ELD-SS.9-12.Argue. Interpretive 2,3</b>	<i>-multiple language expectations could be associated with each benchmark; this column</i>

	in which groups could benefit or lose with free-trade treaties, trading blocs and trade barriers.		<i>highlights one or more and is not exhaustive</i>
9.2.12.2	<b>Explain</b> how the demand and supply of currencies determine exchange rates and, in turn, affect trade.	<b>ELD-SS.9-12.Explain. Expressive 3,4</b>	<i>-benchmarks and language expectations form the basis for content and language objectives for the unit's lessons</i>

**Understandings: (Students will understand...)**

**Essential Questions:**

-Countries around the world have unique resources and circumstances that affect their economic opportunities.

Should countries compete or cooperate in the global market?

-Trade agreements have different costs and benefits for different countries.

How do economic and trade decisions in one country affect other people around the world?

-International trade is affected by exchange rates, which are determined by the supply and demand of currencies in the international market.

**(Students will know...)**

**(Students will be able to...)**

Key terms: absolute, comparative, advantage, treaty, trade, currency, exchange rate

(see Economics benchmarks 12.1-12.2)

How absolute and comparative advantages help determine global economic output; costs and benefits of various international trade agreements or policies; the relationship between supply and demand of currencies, exchange rates, and trade.

**Stage 2--Assessment Evidence**

**Stage 3--Learning Plan**

**Performance Tasks, Assessments, and Learning Activities:**

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These sections will be informed by the SIOP lesson planning template and are detailed at the lesson level. See launch lesson plans for each unit, and assessment narrative for course.

**Final summative experience (weeks 17-18)**

**SSS3 standards/benchmarks**

9.2.7.1

**Use economic analysis to explore** an economic question.

## Sheltered Economics Lesson Plans: Launch Lessons for Units 1-5

### ***Important note regarding vocabulary instruction:***

The SIOP component of *building background* includes the principle of *emphasizing key vocabulary*. Intentional, systematic and comprehensive vocabulary development is critical for English learners (Echevarría et al., 2014), so it is incorporated here in an activity called "word study."

The **word study** is an important foundational activity that begins every new unit, and thus is included in each unit "launch" lesson that follows. Word study can recur in subsequent lessons, as needed, throughout each unit. Teachers should select words that are critical for understanding the content concepts (e.g. *resources, scarcity, efficient*), as well as general academic vocabulary (e.g. *therefore, despite, estimate, determine*). The teacher should take an active role in promoting word consciousness and appreciation. Identifying and discussing word parts (morphemes) should be part of this process, to enable students to apply this knowledge to further expand their English vocabulary (Echevarría et al., 2014).

The teacher should actively support students in making connections between new and past learning. Key terms are selected and intentionally taught through the word study, and should be repeated, referenced, and highlighted as they are used during the unit (and beyond). Adding new vocabulary to a word wall in the classroom helps immerse the students in a language-rich environment that encourages them to recognize and use the words around them (Echevarría et al., 2014).

During the word study, small heterogeneous groups of 3-4 students each discuss and analyze one or two key terms which are then orally shared to the whole class by each group. While each group shares their word(s) with the class, the teacher completes a copy on the screen for all to read and follow along. The teacher is also questioning, extending, or clarifying as needed during this process. By the end of each word study activity, students have a basic understanding of how the new words relate to each other and to the lesson objectives for the day.

<b>Unit 1 Launch</b>			
SSS3 benchmark: 9.2.8.1 <b>Describe</b> the opportunity cost of a choice, and <b>analyze</b> the consequences of a specific choice, both intended and unintended.			
Language Expectations: ELD-SS.9-12.Explain.Expressive 1,2,3			
<b>Class:</b>	<b>Unit:</b>	<b>Topic:</b>	<b>Lesson #:</b>
Sheltered Economics	Unit 1: Introduction to Economics	What is economics?	1 of #
<b>Content Objectives</b>		<b>Language Objectives</b>	
Today we will explain the concept of scarcity, and how that affects our choices.		Today we will use the noun phrases <i>finite resources</i> , <i>infinite wants and needs</i> , <i>scarcity</i> , and <i>trade-offs</i> to explain fundamental economic concepts.	
<b>Key Vocabulary</b>		<b>Materials</b>	
goods, services	finite, infinite	student notebooks	
wants, needs	resources	chart papers, markers	
cost	scarce, scarcity	slides: EQs, link to graphic organizer, scarce time and scarce money activities	
choices	trade-offs	translated key vocabulary terms for word wall (English, Spanish, Chinese, Vietnamese, Arabic)	
		word study graphic organizers	
<b>Higher-Order Questions</b>			
Why can't we all have everything we want?		<i>¿Por qué no todos podemos tener todo lo que queremos?</i>	
How do you make decisions that involve time or money?		<i>¿Cómo tomamos decisiones que implican tiempo o dinero?</i>	
<b>Notes</b>	<b>Building Background / Learning Plan</b>		
	<a href="#">Links to Experience</a>		



Begin with a group read-aloud of today's topic, and the content and language objectives.	-Brainstorm	<b>2 min.</b> Pair-share-chart: talk with neighbor...What is "economics"? Write suggestions on chart paper.
	-Journal Write	<b>5 min.</b> Show slide and read aloud today's HOQs (English and L1s as needed) Students write a response to one or both HOQs in their notebooks. (in any language)
	<i>Key Vocabulary</i>	<b>10 min.</b> WORD STUDY pt. 1: Make 7 groups of ~4 students, with ELP balance in each group (low and high). Teacher(s) will model the process for one of the terms, after students are in their groups and have their organizers. Each is assigned (or chooses) one key vocab word or word pair. Student groups work together to complete a graphic organizer row for their word(s), using notes on slides and brainstorming within their group.
	goods, services	
	wants, needs	
	cost	
	choices	
	finite, infinite	<b>8 min.</b> WORD STUDY pt. 2: Groups take turns sharing their word(s) aloud. Teacher completes the organizer on the screen as they speak, and all other students follow along to add each word to their own organizer. Teacher solicits/provides feedback/agreement/questions during process. Each student completes their own organizer for all 8 words/pairs.
	resources	
	scarce, scarcity	
	trade-offs	
"Let's talk more about a few of these words: <b>scarce, scarcity, resources, trade-offs</b> "	<i>Links to Learning</i>	<b>8 min.</b> Show several slides of people doing various activities (culturally relevant). Discuss...what would you do in one perfect day? Hand out 24 hour sheet and show/explain slide with teacher's perfect day example. "What is the scarce resource?" (time) Students complete their own (in any language).
	-time is a scarce resource activity	
(alternate activity)	-money is a scarce resource activity	<i>[Use this activity as warmup/link to learning to start Lesson 2 tomorrow.] Show slides of basic needs morphing to extravagant wants (culturally relevant). Discuss...how would you spend an unexpected \$50,000? Show slide with teacher's example. Students complete their own (in any language).</i>
<b>Check for SIOP features (check all that apply for activities throughout lesson)</b>		

Scaffolding: <input checked="" type="checkbox"/> Modeling <input type="checkbox"/> Guided Practice <input type="checkbox"/> Independent Practice			
Grouping: <input checked="" type="checkbox"/> Whole Class <input checked="" type="checkbox"/> Small Group <input checked="" type="checkbox"/> Partners <input checked="" type="checkbox"/> Independent			
Processes: <input type="checkbox"/> Reading <input checked="" type="checkbox"/> Writing <input checked="" type="checkbox"/> Listening <input checked="" type="checkbox"/> Speaking			
Strategies: <input type="checkbox"/> Hands-on <input checked="" type="checkbox"/> Meaningful <input checked="" type="checkbox"/> Links to Objectives			
Notes	Review & Assessment (check all that apply)		
	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Group <input checked="" type="checkbox"/> Written <input checked="" type="checkbox"/> Oral <input checked="" type="checkbox"/> Other (partners)		
	<a href="#">Review Key Vocabulary</a>  <a href="#">Review Key Content Concepts</a>	<b>5 min.</b> Show slide with definitions of economics: the study of people and choices; the study of scarcity and trade-offs; the study of how to meet infinite wants and needs with finite resources. Write definitions in notebooks. Highlight key terms. (They are highlighted in text on slide.)	
Teacher circulates and supports pairs as needed. Pairs may choose to orally share their chosen definition with teacher at this time.		<b>10 min.</b> Make intentional pairs (same L1/adjacent proficiency levels) and discuss the possible definitions. Pairs discuss and decide which one is best, or write their own definition together. They will share orally with teacher or whole class.	
	<a href="#">Review content &amp; language objectives</a>	<b>6 min.</b> Read each objective aloud in the form of a question (also show on slide): Can we explain the concept of scarcity, and how that affects our choices? Can we use the noun phrases finite resources, infinite wants and needs, scarcity, and trade-offs to explain fundamental economic concepts? Have students volunteer oral answers. Restate/rephrase as needed. Point to key terms on word wall as they are used. Hand out leveled/scaffolded exit tickets to students to complete individually and hand in at bell.	
Resource Links:	<a href="#">Crash Course Econ #1</a>	<a href="#">Basics (~2:00-9:00)</a>	<a href="#">Scarcity</a>
	<a href="#">MEE Fundamentals</a>	<a href="#">MEE Scarcity activity</a>	

<b>Unit 2 Launch</b>			
SSS3 benchmark: 9.2.9.1 <b>Analyze</b> how individual or household income is determined by a variety of individual and social factors.			
Language Expectations: ELD-SS.9-12.Explain.Interpretive 2			
<b>Class:</b>	<b>Unit:</b>	<b>Topic:</b>	<b>Lesson #:</b>
Sheltered Economics	Unit 2: Personal Finance	Personal financial planning	1 of #
<b>Content Objectives</b>		<b>Language Objectives</b>	
Today we will explain how to estimate income for a personal budget.		Today we will use conditional if-statements to describe the incomes we might earn from different jobs.	
<b>Key Vocabulary</b>		<b>Materials</b>	
income, expenses	budget	student notebooks	
wage	taxes	slides	
salary	savings	translated vocabulary cards for word wall (English, Spanish, Chinese, Vietnamese, Arabic)	
gross pay		word study graphic organizers	
net pay		budget outlines	
<b>Higher-Order Questions</b>			
What does financial security look like to you?		<i>¿Cómo es para usted la seguridad financiera?</i>	
How is it the same or different for others?		<i>¿Cómo es igual o diferente para los demás?</i>	
<b>Notes</b>	<b>Building Background / Learning Plan</b>		
Begin with a group read-aloud of today's topic, and the content and language objectives.	<a href="#">Links to Experience</a>		

<i>(post options A and B on opposite sides of the room; students move to their choice; facilitated oral sharing)</i>	<i>-Thermometer Activity</i>	<b>5 min.</b> Show slide with two options and read them aloud. Would you rather live in a place where: A. you have an income of \$50,000, but the average person has an income of \$25,000 , OR B. you have an income of \$100,000 but the average person has an income of \$200,000?
	<i>-Journal Write</i>	<b>5 min.</b> Show slide and read aloud today's HOQs (English and L1s as needed) Students write a response to one or both HOQs in their notebooks. (in any language)
	<p><i>Key Vocabulary</i></p> <p>income, expenses</p> <p>wage</p> <p>salary</p> <p>gross pay</p> <p>net pay</p> <p>budget</p> <p>taxes</p> <p>savings</p>	<p><b>10 min.</b> WORD STUDY pt. 1: Make 7 groups of ~4 students, with ELP balance in each group (low and high). Teacher(s) will model the process for one of the terms, after students are in their groups and have their organizers. Each is assigned (or chooses) one key vocab word or word pair. Student groups work together to complete a graphic organizer row for their word(s), using notes on slides and brainstorming within their group.</p> <p><b>8 min.</b> WORD STUDY pt. 2: Groups take turns sharing their word(s) aloud. Teacher completes the organizer on the screen as they speak, and all other students follow along to add each word to their own organizer. Teacher solicits/provides feedback / agreement / questions during process. Each student completes their own organizer for all 8 words/pairs.</p>
"You are going to think of some possible jobs or careers you are interested in, and then research what your <b>income</b> would be for each job."	<p><i>Links to Learning</i></p> <p><i>-how much money will I make?</i></p>	<b>15 min.</b> Show slides with photos and salary ranges of a variety of jobs. Discuss...have you thought about what job or profession you would like to have? Do you know how much income you could expect? Share salary research document (electronic) and show/explain slide with completed example and BLS weblink/QR code.( <a href="https://www.bls.gov/ooh/">https://www.bls.gov/ooh/</a> ) READ AND POINT OUT THE IF-STATEMENT COLUMN. Students complete their own table for at least 4 jobs.
<b>Check for SIOP features (check all that apply for activities throughout lesson)</b>		
<p><i>Scaffolding:</i> <input checked="" type="checkbox"/> Modeling <input checked="" type="checkbox"/> Guided Practice <input type="checkbox"/> Independent Practice</p>		

Grouping: <input checked="" type="checkbox"/> Whole Class <input checked="" type="checkbox"/> Small Group <input checked="" type="checkbox"/> Partners <input checked="" type="checkbox"/> Independent			
Processes: <input checked="" type="checkbox"/> Reading <input checked="" type="checkbox"/> Writing <input checked="" type="checkbox"/> Listening <input checked="" type="checkbox"/> Speaking			
Strategies: <input type="radio"/> Hands-on <input checked="" type="checkbox"/> Meaningful <input checked="" type="checkbox"/> Links to Objectives			
Notes	Review & Assessment (check all that apply)		
	<input checked="" type="checkbox"/> Individual <input type="radio"/> Group <input checked="" type="checkbox"/> Written <input checked="" type="checkbox"/> Oral <input checked="" type="checkbox"/> Other (partners)		
Teacher circulates and supports pairs as needed.	<i>Review Key Vocabulary</i>  <i>Review Key Content Concepts</i>	<b>5 min.</b> Show slide of personal/household budget outline, with key terms highlighted. Hand out paper copy of budget outline. Have students highlight key terms. Make intentional pairs (same L1/adjacent proficiency levels) and discuss/share/choose which possible future job and salary you will use for your budget.	
	<i>Review content &amp; language objectives</i>	<b>6 min.</b> Read each objective aloud in the form of a question: Can we estimate income for a personal budget? Can we use a conditional if-statement to describe the income we might earn from different jobs? Have students volunteer oral answers. Restate/rephrase as needed. Hand out leveled/scaffolded exit tickets to students to complete individually and hand in at bell.	
Resource Links:	<a href="#">BLS job finder</a>		
	<a href="#">MEE money psychology</a>		

<b>Unit 3 Launch</b>			
SSS3 Benchmark: 9.2.10.1 <b>Use economic models to explain</b> how resources, money and goods and services are exchanged in an economy.			
Language Expectations: ELD-SS.9-12.Explain.Expressive 1,3,4			
<b>Class:</b>	<b>Unit:</b>	<b>Topic:</b>	<b>Lesson #:</b>
Sheltered Economics	Unit 3: Microeconomics	The circular flow model	1 of #
<b>Content Objectives</b>		<b>Language Objectives</b>	
Today we will explain how resources, money, and goods and services are exchanged in a market economy.		Today we will use the noun phrases <i>product market, resource market, households, businesses, resources</i> and <i>money</i> to demonstrate the circular flow model.	
<b>Key Vocabulary</b>		<b>Materials</b>	
supply	factors of production	desks are grouped intentionally ahead of time for classroom market economy activity	
demand	land, labor, capital, entrepreneurship	student notebooks	
product market, resource market	payments	slides: HOQs, link to graphic organizer	
households, businesses	spending, revenue, costs, income	translated AND illustrated vocabulary cards for word wall (English, Spanish, Chinese, Vietnamese, Arabic)	
exchange		word study graphic organizers	
<b>Higher-Order Questions</b>			
Where do you fit into the circular flow model of the economy?		<i>¿Dónde encaja usted en el modelo de flujo circular de la economía?</i>	
Could you choose not to participate in the economy?		<i>¿Podría elegir no participar en la economía?</i>	
<b>Notes</b>	<b>Building Background / Learning Plan</b>		

<p>Begin with a group read-aloud of today's topic, and the content and language objectives.</p>	<p><a href="#">Links to Experience</a></p>	
	<p>-Brainstorm</p>	<p><b>3 min.</b> Teacher hands out illustrated vocab cards to partners. Read the term, look at the picture, and decide where the term goes on a large projected graphic of the circular flow model. (Get up and post card on model.)</p>
	<p>-Journal Write</p>	<p><b>3 min.</b> Show slide and read aloud today's HOQs (English and L1s as needed) Students write a response to one or both HOQs in their notebooks. (in any language)</p>
	<p><a href="#">Key Vocabulary</a></p> <p>supply</p> <p>demand</p> <p>product market</p> <p>resource market</p> <p>households</p> <p>businesses</p> <p>factor of production</p> <p>land, labor (factors of production)</p> <p>capital, entrepreneurship (factors of production)</p> <p>payments</p>	<p><b>10 min.</b> WORD STUDY pt. 1: Combine partner groups using their same vocab terms from the warmup. Teacher(s) will model the process for one of the terms, after students are in their groups and have their organizers. Each is assigned (or chooses) one key vocab word or word pair. Student groups work together to complete a graphic organizer row for their word(s), using notes on slides and brainstorming within their group.</p> <p><b>12 min.</b> WORD STUDY pt. 2: Groups take turns sharing their word(s) aloud. Teacher completes the organizer on the screen as they speak, and all other students follow along to add each word to their own organizer. Teacher solicits/provides feedback/agreement/questions during process. Each student completes their own organizer for all terms.</p>
<p>"We are going to make our classroom into a market economy showing the circular flow model."</p>	<p><a href="#">Links to Learning</a></p>	<p><b>12 min.</b> Desk groups (pre-arranged) have illustrated signs on them to designate: households, businesses, product market, and resource/factor market. Hand out illustrated cards that represent: money (4 cards), resources (land, labor, capital, entrepreneurship), goods &amp; services (2 cards), 4 green arrow cards (flow of money), and 4 black arrow cards (flow of resources, goods, services). Cards and desk group signs have pictures of examples and/or pictures</p>

		that represent the term, to help with comprehension. Teacher calls out one of the cards and the students help the one who holds that card (those cards) find where to stand to represent the circular flow. Repeat, with guidance, until the model is complete.
<b>Check for SIOP features (check all that apply for activities throughout lesson)</b>		
Scaffolding: <input checked="" type="checkbox"/> Modeling <input checked="" type="checkbox"/> Guided Practice <input type="checkbox"/> Independent Practice		
Grouping: <input checked="" type="checkbox"/> Whole Class <input checked="" type="checkbox"/> Small Group <input checked="" type="checkbox"/> Partners <input checked="" type="checkbox"/> Independent		
Processes: <input checked="" type="checkbox"/> Reading <input checked="" type="checkbox"/> Writing <input checked="" type="checkbox"/> Listening <input checked="" type="checkbox"/> Speaking		
Strategies: <input checked="" type="checkbox"/> Hands-on <input checked="" type="checkbox"/> Meaningful <input checked="" type="checkbox"/> Links to Objectives		
<b>Notes</b>	<b>Review &amp; Assessment (check all that apply)</b>	
	<input checked="" type="checkbox"/> Individual <input checked="" type="checkbox"/> Group <input type="checkbox"/> Written <input checked="" type="checkbox"/> Oral <input type="checkbox"/> Other (partners)	
Teacher facilitates participation and provides support (question prompts, word suggestions) throughout this informal Formative Assessment.	<i>Review Key Vocabulary</i> <i>Review Key Content Concepts</i>	<b>12 min.</b> While still in whole-class model, show slide(s) of businesses that are relevant to students. Each slide/business shows a labeled circular flow model. Orally brainstorm specifics for each business (e.g. for a Starbucks: coffee beans, baristas, money, caramel latte, tips/wages, espresso machine, etc.) As students call out specifics, have them tell which part of the model to label. Teacher writes them on slide (baristas=labor) and have student in whole-class model wave/indicate a match. Do several examples.
	<i>Review content &amp; language objectives</i>	<b>2 min.</b> Self-assessment: Students will give thumbs up, sideways, or down in response to each. Read each objective aloud in the form of a question: Can I explain how resources, money, and goods and services are exchanged in a market economy? Can I use the noun phrases product market, resource market, households, businesses, resources and money to demonstrate the circular flow model?
Resource Links:	<a href="#">BLS job finder</a>	<a href="#">MEE money psychology</a>



## Unit 4 Launch

SSS3 Benchmark: 9.2.11.3 **Evaluate** economic growth using a variety of indicators; **analyze** past and recent data to identify factors that promote or impair long-run economic growth and its sustainability.

Language Expectations: ELD-SS.9-12.Explain.Interpretive 2; ELD-SS.9-12.Argue.Interpretive 1,2

Class:	Unit:	Topic:	Lesson #:
Sheltered Economics	Unit 4: Macroeconomics	Economic growth	1 of #

### Content Objectives

Today we will investigate how economic growth can be evaluated.

### Language Objectives

Today we will use the noun phrases *consumer spending*, *investments*, *government spending*, *exports*, and *imports* to define Gross Domestic Product.

### Key Vocabulary

gross domestic product (GDP)

spending

### Materials

student notebooks

consumer

exports

chart papers, markers

investment

imports

slides: HOQs, link to graphic organizer, video clips

government

growth

translated vocabulary cards for word wall (English, Spanish, Chinese, Vietnamese, Arabic)

word study graphic organizers

whiteboards/markers

### Higher-Order Questions

Why is economic growth important?

*¿Por qué es importante el crecimiento económico?*

What are pros and cons of using GDP to talk about a country's economy?

*¿Cuáles son los pros y los contras de usar el "GDP" para medir la salud de la economía de un país?*

### Notes

### Building Background / Learning Plan

Begin with a group

[Links to](#)

read-aloud of today's topic, and the content and language objectives.	<i>Experience</i>	
	<i>-Brainstorm</i>	<b>2 min.</b> Pair-share-chart: talk with neighbor...How can we measure the economy? Write suggestions on chart paper. Encourage use of content vocab (see word wall).
	<i>-Journal Write</i>	<b>5 min.</b> Show slide and read aloud today's HOQs (English and L1s as needed) Students write a response to one or both HOQs in their notebooks. (in any language)
	<i>Key Vocabulary</i>	<p><b>10 min.</b> WORD STUDY pt. 1: Make 7 groups of ~4 students, with ELP balance in each group (low and high). Teacher(s) will model the process for one of the terms, after students are in their groups and have their organizers. Each is assigned (or chooses) one key vocab word or word pair. Student groups work together to complete a graphic organizer row for their word(s), using notes on slides and brainstorming within their group.</p> <p><b>8 min.</b> WORD STUDY pt. 2: Groups take turns sharing their word(s) aloud. Teacher completes the organizer on the screen as they speak, and all other students follow along to add each word to their own organizer. Teacher solicits/provides feedback/agreement/questions during process. Each student completes their own organizer for all 8 words/pairs.</p>
	gross domestic product (GDP)	
	consumer	
	investment	
	government	
	spending	
	exports	
	imports	
growth		
"What is GDP and what can it tell us about an economy?"	<i>Links to Learning</i>	<p><b>16 min.</b> Preview GDP equation on slide: <math>GDP = C + I + G + (X - M)</math>. Using word study notes and word wall, students predict what each letter might stand for. Show video clips that explain and define GDP. (Jacob Clifford and CNBC) Show with translated captions. Students should watch and listen (no notes). Show slides with translated captions of photos of various products/services that may or may not be counted in GDP. For each item shown, pairs decide if it is part of GDP or not (thumbs up/down). If yes-which part of the equation? Partners write C, I, G, X or M on whiteboard and hold up. Discuss/explain each as needed.</p>
	(high-low proficiency partners)	

Check for SIOP features (check all that apply for activities throughout lesson)			
Scaffolding: <input checked="" type="checkbox"/> Modeling <input type="checkbox"/> Guided Practice <input type="checkbox"/> Independent Practice			
Grouping: <input checked="" type="checkbox"/> Whole Class <input checked="" type="checkbox"/> Small Group <input checked="" type="checkbox"/> Partners <input checked="" type="checkbox"/> Independent			
Processes: <input type="checkbox"/> Reading <input checked="" type="checkbox"/> Writing <input checked="" type="checkbox"/> Listening <input checked="" type="checkbox"/> Speaking			
Strategies: <input type="checkbox"/> Hands-on <input checked="" type="checkbox"/> Meaningful <input checked="" type="checkbox"/> Links to Objectives			
Notes	Review & Assessment (check all that apply)		
	<input checked="" type="checkbox"/> Individual <input checked="" type="checkbox"/> Group <input checked="" type="checkbox"/> Written <input checked="" type="checkbox"/> Oral <input type="checkbox"/> Other (partners)		
Teacher facilitates participation and provides support (question prompts, word suggestions) throughout this informal Formative Assessment.	<i>Review Key Vocabulary</i> <i>Review Key Content Concepts</i>	<b>8 min.</b> What happens to GDP if...? Review activity. Students in word study small groups. Use white boards to show group answers. Show and read slides that pose simple scenarios like: All restaurants, bars, and theaters must close for a month due to Covid. What happens to spending? (up/down) Which part of GDP is this? (C,I,G,X,M); When Covid restrictions are lifted and same venues re-open, what happens to spending?; Show several real-world examples that would impact various types of spending.	
	<i>Review content &amp; language objectives</i>	<b>5 min.</b> Read the each objective aloud in the form of a question: Did we learn how economic growth can be evaluated? Can we use the noun phrases <i>consumer spending, investment, government spending, exports, and imports</i> to define Gross Domestic Product? Have students volunteer oral answers. Restate/rephrase as needed. Hand out leveled/scaffolded exit tickets to students to complete individually and hand in at bell.	
Resource Links:	<a href="#">Jacob Clifford Macro</a>	<a href="#">CNBC-GDP</a>	<a href="#">YWLE Business Cycle</a>
	<a href="#">Jacob Clifford GDP</a>	<a href="#">JC limitations of GDP</a>	<a href="#">Khan Academy Business Cycle</a>

Unit 5 Launch			
SSSS Benchmark: 9.2.12.1 <b>Apply</b> the principles of absolute and comparative advantage to <b>explain</b> the increase in world production; <b>identify</b> the situations in which groups could benefit or lose with free-trade treaties, trading blocs and trade barriers.			
Language Expectations: ELD-SS.9-12.Explain.Expressive 1,3,4; ELD-SS.9-12.Argue.Interpretive 2,3			
Class:	Unit:	Topic:	Lesson #:
Sheltered Economics	Unit 5: Global Economics	Absolute and comparative advantage	1 of #
Content Objectives		Language Objectives	
Today we will explain how opportunity cost relates to comparative advantage.		Today we will use the adjectives <i>absolute</i> and <i>comparative</i> to explain different types of trade advantages.	
Key Vocabulary		Materials	
absolute	compete	student notebooks	
comparative	cooperate	slides: HOQs, notes, scenarios	
advantage	efficient	translated vocabulary cards for word wall (English, Spanish, Chinese, Vietnamese, Arabic)	
trade		word study graphic organizers	
treaty		comparative advantage blank tables (paper handouts for group work)	
Higher-Order Questions			
Should countries compete or cooperate in the global market?		¿Deben los países competir o cooperar en el mercado global?	
Are there other factors besides cost that countries should consider when choosing what to produce?		¿Hay otros factores además del costo que los países deberían considerar al elegir qué producir?	
Notes	Building Background / Learning Plan		
Begin with a group	<a href="#">Links to</a>	Show slide and read aloud today's HOQs (English and L1s as	

read-aloud of today's topic, and the content and language objectives.	<i>Experience</i>	needed)
Make intentional pairs (same L1/adjacent proficiency levels).	<i>-Gather class perspectives on global trade</i>	<b>6 min.</b> Write-pair-share. Students write a response to one or both HOQs in their notebooks (any language), then discuss with partner. Partners will share and teacher facilitates discussion.
	<i>Key Vocabulary</i>	<b>10 min.</b> WORD STUDY pt. 1: Make 7 groups of ~4 students, with ELP balance in each group (low and high). Students can get started right away. (Teacher has modeled process all semester; teacher will circulate during word study for small group interaction and support. Student groups work together to complete a graphic organizer row for their word(s), using notes on slides and brainstorming within their group.
	absolute	
	comparative	
	advantage	
	trade	
	treaty	
	compete, cooperate	
	efficient	
		<b>8 min.</b> WORD STUDY pt. 2: Groups take turns sharing their word(s) aloud. Teacher completes the organizer on the screen as they speak, and all other students follow along to add each word to their own organizer. Teacher solicits/provides feedback/agreement/questions during process. Each student completes their own organizer for all 8 words/pairs.
"Two of our words today are <b>adjectives</b> . Let's talk more about how they help explain two kinds of <b>advantages</b> ."	<i>Links to Learning</i>	<b>5 min.</b> Keep students in word study groups for this activity. Hand out country name/map/flag cards. Show and read slide with intro to activity: Different countries have different resources, and are better at producing different products. Go through slides with a variety of production scenarios using countries on student cards. (see materials) Have each "country" stand up when they have the <b>absolute advantage</b> . After many, explain that <b>absolute</b> is only about who can make most of each product.
		<b>12 min.</b> Slide: remember the idea of <b>opportunity cost</b> ? Trade-offs...how much you give up to choose a different option. In the last two examples (show those slides again), both countries can make two different products. But maybe each country is better (or more <b>efficient</b> ) at making one of the products. Let's look at what each country has to give up to make the other product. (Walk through first pair together. Have student groups work together to complete table for

		second pair.) Circulate and support as needed, then explain that <b>comparative</b> is about who can make the product most efficiently, compared to other products they could produce.	
<b>Check for SIOP features (check all that apply for activities throughout lesson)</b>			
Scaffolding: <input checked="" type="checkbox"/> Modeling <input checked="" type="checkbox"/> Guided Practice <input checked="" type="checkbox"/> Independent Practice			
Grouping: <input checked="" type="checkbox"/> Whole Class <input checked="" type="checkbox"/> Small Group <input checked="" type="checkbox"/> Partners <input checked="" type="checkbox"/> Independent			
Processes: <input type="radio"/> Reading <input checked="" type="checkbox"/> Writing <input checked="" type="checkbox"/> Listening <input checked="" type="checkbox"/> Speaking			
Strategies: <input checked="" type="checkbox"/> Hands-on <input checked="" type="checkbox"/> Meaningful <input checked="" type="checkbox"/> Links to Objectives			
<b>Notes</b>	<b>Review &amp; Assessment (check all that apply)</b>		
	<input checked="" type="checkbox"/> Individual <input type="radio"/> Group <input checked="" type="checkbox"/> Written <input checked="" type="checkbox"/> Oral <input checked="" type="checkbox"/> Other (partners)		
Teacher circulates and supports pairs as needed.	<i>Review Key Vocabulary</i> <i>Review Key Content Concepts</i>	<b>8 min.</b> Make intentional pairs (same L1/adjacent proficiency levels) and have pairs create their own scenario in the model of the previous activity (2 countries each make 2 products) using blank template. Students provide the country names, product names, and production amounts, and then calculate the opportunity cost for one unit of each product for each country, and complete the statements about which country should produce which product.	
	<i>Review content &amp; language objectives</i>	<b>5 min.</b> Read the each objective aloud in the form of a question: Can we explain how <b>opportunity cost</b> relates to <b>comparative advantage</b> ? Can we use the adjectives <b>absolute</b> and <b>comparative</b> to explain different types of <b>trade advantages</b> ? Have students volunteer oral answers. Restate/rephrase as needed, and refer to word wall and pair work just completed.	
Resource Links:	<a href="#">AA vs. CA</a>	<a href="#">JC trade &amp; comp adv 1</a>	<a href="#">JC trade &amp; comp adv 2</a>

# Selected Materials for Launch Lessons, Units 1-5

## Unit 1: Lesson 1 MATERIALS

### WORD STUDY GRAPHIC ORGANIZER






WORD 1	PART OF SPEECH	WORD 2	PART OF SPEECH	MORPHEMES /MEANINGS	EXAMPLES, DEFINITION, OR TRANSLATION	USE IN A SENTENCE
goods	noun	services	noun	-s at the end of each word means plural (more than one)	both are things you can buy; goods are items you can touch like bread or a computer; services are what someone does for you like a haircut or a car repair	I need a better job so I can pay for more goods and services.
wants		needs				
cost						
choices						
finite		infinite				
resources						

scarce		scarcity				
trade-offs						

**ONE PERFECT DAY SCARCITY ACTIVITY**

	12:00 AM - 1:00 AM	
	1:00 AM - 2:00 AM	
	2:00 AM - 3:00 AM	
	3:00 AM - 4:00 AM	
	4:00 AM - 5:00 AM	
	5:00 AM - 6:00 AM	
	6:00 AM - 7:00 AM	
	7:00 AM - 8:00 AM	
	8:00 AM - 9:00 AM	
	9:00 AM - 10:00 AM	
	10:00 AM - 11:00 AM	
	11:00 AM - 12:00 PM	
	12:00 PM - 1:00 PM	
	1:00 PM - 2:00 PM	
	2:00 PM - 3:00 PM	
	3:00 PM - 4:00 PM	
	4:00 PM - 5:00 PM	
	5:00 PM - 6:00 PM	
	6:00 PM - 7:00 PM	



	7:00 PM - 8:00 PM	
	8:00 PM - 9:00 PM	
	9:00 PM - 10:00 PM	
	10:00 PM - 11:00 PM	
	11:00 PM - 12:00 AM	

<b>LEVELLED EXIT TICKETS</b>	
<b><i>Proficiency Level 1-2 (circle correct key term)</i></b>	
<p>People have (finite/infinite) wants and needs. There are (finite/infinite) resources. Time is an example of a scarce (resource/want). Because of this (scarcity/infinite), we need to make (trade-offs/needs).</p>	
<b><i>Proficiency Level 3-4 (write correct term using word bank)</i></b>	
<p>People have _____ wants and needs. There are _____ resources. Time is an example of a scarce _____. Because of this _____, we need to make _____.</p>	
<p>scarcity      finite      infinite      trade-offs      resource</p>	
<b><i>Proficiency Level 5-6 Written response. (2-3 sentences)</i></b>	
<p>Use the terms: finite resources, infinite wants and needs, and trade-offs to explain the economic concept of scarcity, and how that affects our choices.</p>	

## Unit 2: Lesson 1 MATERIALS

### WORD STUDY GRAPHIC ORGANIZER

WORD 1	PART OF SPEECH	WORD 2	PART OF SPEECH	MORPHEMES/ MEANINGS	EXAMPLES, DEFINITION, OR TRANSLATION	USE IN A SENTENCE
income	noun	expenses	noun	-s at the end of the word means plural (more than one)	income is money you earn (like from a job); expenses are what you spend money on; these are two sides of a budget (money in, money out)	My income is enough to pay for all of my expenses.
wage						
salary						
gross pay						
net pay						
budget						
taxes						
savings						

## SALARY RESEARCH SHEET

OCCUPATION (job)	Median Pay Per Year (annual)	Median Pay Per Hour	Hourly --> Annual (x 2080)	Link to BLS page	Conditional if-statement about this job
dental hygienist	\$77,810			<a href="https://www.bls.gov/ooh/healthcare/dental-hygienists.htm">https://www.bls.gov/ooh/healthcare/dental-hygienists.htm</a>	<b>If I become</b> a dental hygienist, I <b>could make</b> \$77,810 per year.
interpreter	\$49,110			<a href="https://www.bls.gov/ooh/media-and-communication/interpreters-and-translators.htm">https://www.bls.gov/ooh/media-and-communication/interpreters-and-translators.htm</a>	<b>If I become</b> an interpreter, I <b>could make</b> \$49,110 per year.

## PERSONAL BUDGET OUTLINE

"money IN" 💰 +		"money OUT" 📉 -	
Income		(Monthly) Expenses	
Annual Gross Pay		Housing	
- Annual Taxes		Food	
= Annual Net Pay		Transportation	
/12		Medical	
= Monthly Net Pay		Entertainment	
<b>Total Income</b>		Savings	
		<b>Total Expenses</b>	

## LEVELED EXIT TICKETS

### **Proficiency Level 1-2**

***(complete the sentences for two of your job ideas)***

If I become a/an \_\_\_\_\_, I could make \$\_\_\_\_\_ per year. If I become a/an \_\_\_\_\_, I could make \$\_\_\_\_\_ per year.

### **Proficiency Level 3-4**

***(complete the sentences for two of your job ideas)***

If I \_\_\_\_\_, I could make \$\_\_\_\_\_ per year. If I \_\_\_\_\_, I could make \$\_\_\_\_\_ per year.

### **Proficiency Level 5-6**

***Written response. (2-3 sentences)***

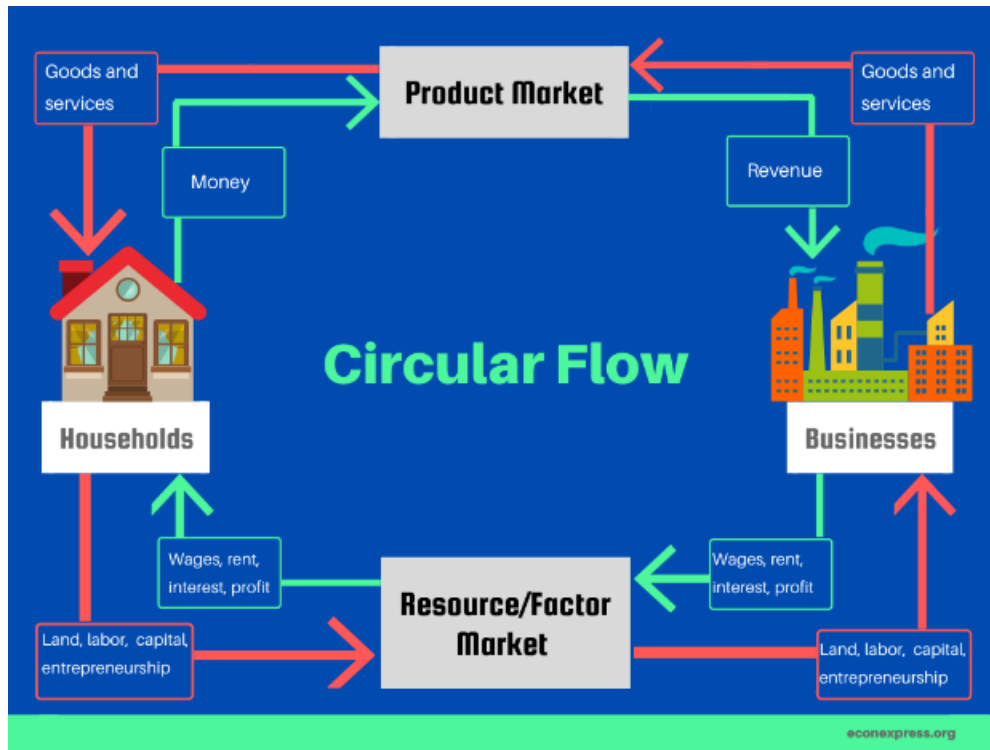
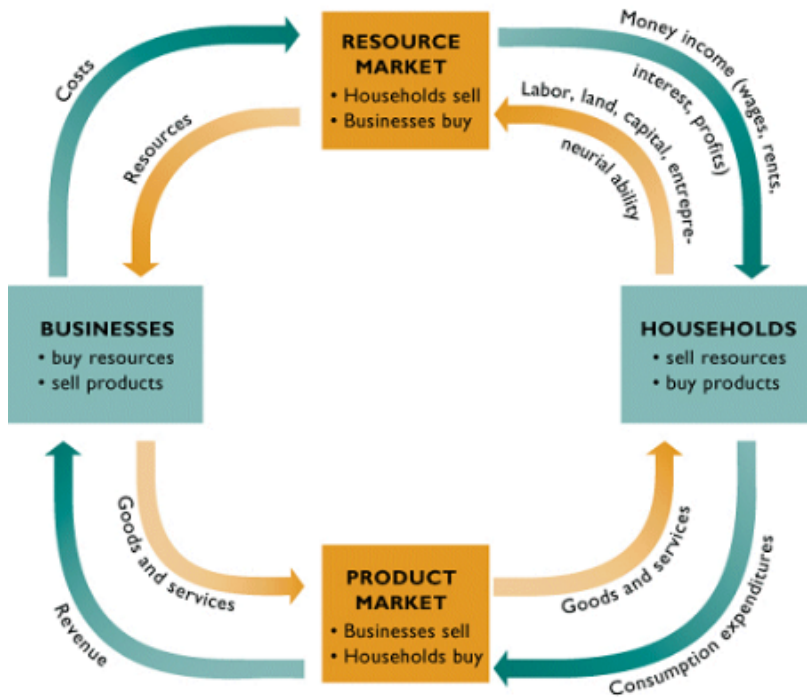
What careers or jobs are you considering after high school? Use conditional if-statements to describe what your income might be with each choice.

## Unit 3: Lesson 1 MATERIALS

### WORD STUDY GRAPHIC ORGANIZER

WORD 1	PART OF SPEECH	WORD 2	PART OF SPEECH	MORPHEMES/ MEANINGS	EXAMPLES, DEFINITION, OR TRANSLATION	USE IN A SENTENCE
supply	noun	supply	verb	<b>noun:</b> supplies is the plural form; <b>verb:</b> I, you, we supply; he, she, it supplies	supply ( <b>noun</b> ) is how much there is of something; to supply ( <b>verb</b> ) means to make something available	The bakery has a large <b>supply</b> of bread. (noun) The bakery <b>supplies</b> all the bread we need. (verb)
demand	noun	demand	verb			
product market						
resource market						
households						
businesses						
factor of production						
land		labor				
capital		entrepreneurship				
payments						

## EXAMPLE CIRCULAR FLOW DIAGRAMS FOR SLIDES



## Unit 4: Lesson 1 MATERIALS

### WORD STUDY GRAPHIC ORGANIZER

WORD 1	PART OF SPEECH	MORPHEMES/MEANINGS	EXAMPLES, DEFINITION, OR TRANSLATION	USE IN A SENTENCE
<b>gross domestic product (GDP)</b>	noun phrase	gross: everything, before deductions; domestic: in our own country; product: goods produced or sold	GDP is the most common measurement of an economy's health or strength	GDP can go up and down in a normal business cycle.
<b>consumer</b>				
<b>investment</b>				
<b>government</b>				
<b>spending</b>				
<b>exports</b>				
<b>imports</b>				
<b>growth</b>				

## LEVELED EXIT TICKETS

### *Proficiency Level 1-2*

*(circle correct key term)*

Economic growth can be evaluated using (GDP/imports). If **I buy a new car**, this is an example of (consumer/government) spending. If **my restaurant buys a new oven**, this is an example of (investment/government spending). Products we **buy from** another country are called (imports/exports) and products we **sell to** another country are called (imports/exports).

### *Proficiency Level 3-4*

*(write correct term using word bank)*

Economic growth can be evaluated using \_\_\_\_\_. If **I buy a new car**, this is an example of \_\_\_\_\_. If **my restaurant buys a new oven**, this is an example of \_\_\_\_\_. If **the city buys a new fire truck**, this is an example of \_\_\_\_\_. Products we **buy from** another country are called \_\_\_\_\_ and products we **sell to** another country are called \_\_\_\_\_.

investment   exports   consumer spending   government spending   GDP   imports

### *Proficiency Level 5-6*

*Written response. (2-3 sentences)*

How does GDP measure economic growth? Use the terms: **consumer spending, investment, government spending, exports, and imports** in your answer.



## Unit 5: Lesson 1 MATERIALS

### WORD STUDY GRAPHIC ORGANIZER

WORD 1	PART OF SPEECH	WORD 2	PART OF SPEECH	MORPHEMES /MEANINGS	EXAMPLES, DEFINITION, OR TRANSLATION	USE IN A SENTENCE
<b>absolute</b>	adjective					
<b>comparative</b>	adjective					
<b>advantage</b>	noun					
<b>trade</b>	noun	<b>trade</b>	verb			
<b>treaty</b>	noun					
<b>compete</b>	verb	<b>cooperate</b>	verb			
<b>efficient</b>	adjective					

**ABSOLUTE vs. COMPARATIVE ADVANTAGE data for slides (one pairing on each, with product photos and country flags)**

**Absolute Advantage scenarios:**

Canada can produce 20 planes, Vietnam can produce 14 planes	Mexico can produce 100 computers, Norway can produce 85 computers
Brazil can produce 10 bicycles, Costa Rica can produce 7 bicycles	Egypt can produce 100 jackets, Costa Rica can produce 120 jackets
Mexico can produce 9 cars and 18 motorcycles; Egypt can produce 4 cars and 24 motorcycles	Vietnam can produce 20 TVs and 8 ovens; Canada can produce 10 TVs and 6 ovens

**Comparative Advantage scenarios:**

	cars (how many?)	cars (opp. cost)	motorcycles (how many?)	motorcycles (opp. cost)	
Mexico	9 C	1 C = 18/9 or <b>2 M</b>	18 M	1 M = <b>2 C</b>	Mexico should make cars...
Egypt	4 C	1 C = 24/4 or <b>6 M</b>	24 M	1 M = 4/24 or <b>1/6 C</b>	Egypt should make motorcycles...
					...because of the <b>lower opportunity cost</b>
	TVs	TVs	ovens	ovens	
Vietnam					
Canada					

**COMPARATIVE ADVANTAGE scenario template (paired formative assessment)**

	<i>product 1 (how many?)</i>	<i>product 1 (opportunity cost)</i>	<i>product 2 (how many?)</i>	<i>product 2 (opportunity cost)</i>
<i>country 1</i>				
<i>country 2</i>				

Because of their **comparative advantages** in each product,

\_\_\_\_\_ should make \_\_\_\_\_ and \_\_\_\_\_ should make \_\_\_\_\_ .

<i>(country)</i>	<i>(product)</i>		<i>(country)</i>	<i>(product)</i>

## Assessment Narrative

Assessment in the sheltered instruction classroom is a continuous, ongoing process that happens during every class period. Teachers make frequent comprehension checks during instruction to adapt, modify, and reinforce learning as needed. This regular assessment to gauge student progress consists of teacher-to-student and student-to-student conversations, journal writing, brainstorming discussions, and observations. Given the wide variety of English proficiency that can exist in a sheltered classroom, this routine formative assessment—both formal and informal—is necessary to help determine and adjust the level and type of language supports and strategies necessary for individual student comprehension.

It is important to understand that most standardized content assessments designed for mainstream, non-EL students are not generally valid measures of English learners' content knowledge. Complex linguistic structures, insufficient time, and cultural references can all negatively impact an EL student's performance on a standardized content assessment (Markos & Himmel, 2016; Wright, 2010). Effective summative assessments in the sheltered classroom also require a thorough review of key content concepts and vocabulary. This to ensure that English learners have had sufficient practice and application to gain understanding of the content, as well as readiness to use the related academic language (Echevarría et al., 2014; Kareva & Echevarría, 2013; Markos & Himmel, 2016).

Summative assessments that can be differentiated individually—such as projects, portfolios, creative work, essays, and demonstrations—are preferable to uniform, traditional written tests (Echevarría et al., 2014; Reiss, 2012). Even so, experienced content teachers do not need to discard all their existing materials and start from scratch. Many written tests may be adapted and modified to provide appropriate scaffolds and supports for English learners, by

- changing multiple choice questions to fill-in-the-blank questions, with a word bank provided (Reiss, 2012);
- using the stem of a multiple choice question but changing it to a completion question, allowing the student to answer in their own words (Reiss, 2012);

- changing multiple choice questions to true-false statements, with an expectation that a "false" statement must be corrected (which measures content knowledge and discourages random guessing) (Reiss, 2012);
- allowing students to work in pairs, acknowledging the importance of collaborative dialogue in learning, understanding, and recalling new information (Reiss, 2012; Swain, 2000);
- allowing students to use their notes from the content and language review as a support during the assessment (Reiss, 2012).

The daily formative assessments conducted over the course of a unit serve a dual purpose. As previously described, they provide the teacher with regular feedback that will inform their understanding of each student's language proficiency and development and the supports necessary for student learning. The daily work can also serve as basis for the content and language review prior to a unit summative assessment. The final form of a summative assessment is flexible, and should ultimately focus on showing the students' progress over time in understanding the content of the class (Echevarría et al., 2014).

For this sheltered economics course, a final summative experience can be designed to meet the sole benchmark for the Economic Inquiry standard: *Use economic analysis to explore an economic question* (9.2.7.1). This benchmark invites open-ended discussion throughout all five of the course units, and the teacher should regularly reference the concept of using economic analysis to explore an economic question, making connections to the daily learning as well as to current events. Revisiting this idea during each unit will help students understand the many possible applications of economic analysis, and students should be encouraged to make their own connections between what they are learning in class and their own experiences. Designating the last two weeks of the semester for a summative experience provides ample time and flexibility for students to choose a topic and apply what they have learned during the course to use economic analysis to explore an economic question, and present it in a manner that demonstrates content knowledge along with language development appropriate for the student's English proficiency level.

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# Appendix A: Language Expectations, Functions, and Features

## GRADES 9-12 WIDA ELD STANDARD 5 Language for Social Studies

<b>Key Language Use: EXPLAIN</b>	
<b>Language Expectations: Multilingual learners will...</b>	
<b>ELD-SS.9-12.Explain.Interpretive</b>	<b>ELD-SS.9-12.Explain.Expressive</b>
<i>Interpret social studies explanations by:</i>	<i>Construct social studies explanations that:</i>
1) Determining multiple types of sources, points of view in sources, and potential uses of sources for answering compelling and supporting questions about phenomena or events	1) Introduce and contextualize multiple phenomena or events
2) Analyzing sources for logical relationships among contributing factors, causes, or related concepts	2) Establish perspective for communicating intended and unintended outcomes, consequences, or documentation
3) Evaluating experts' points of agreement and disagreement based on their consistency with explanation given its purpose	3) Develop sound reasoning, sequences with linear and nonlinear relationships, evidence, and details with significant and pertinent information, acknowledging strengths and weaknesses
	4) Generalize experts' points of agreement and disagreement about multiple, complex causes and effects of developments or events
<b>Language Functions and Sample Language Features for ELD-SS.9-12.Explain.Expressive</b>	
1) Introduce and contextualize multiple phenomena or events through...	
■ Prepositional phrases to establish conditions, time, place (during the Industrial Revolution)	
■ A variety of structures (embedded clauses, relating verbs, nominalizations, and noun groups / noun phrases) to define phenomena or events	
■ Cohesion to reference ideas, people across text (pronouns, substitutions, renaming, synonyms, collocations)	
2) Establish perspective for communicating intended and unintended outcomes, consequences, or documentation through...	



■ Passive voice to keep emphasis on main topic (Farm policies were enforced by regulatory agents.)
■ Verbs to highlight agents and recipients (Migrant workers challenged farm policies.)
■ Declarative statements to evaluate and interpret events (Impressionist artists showcased a new way to observe and depict the world.)
■ Evaluative verbs and adjectives to judge behavior or moral character (dominated, succumbed to; ineffective, powerful)
3) Develop sound reasoning, sequences with linear and nonlinear relationships, evidence, and details with significant and pertinent information, acknowledging strengths and weaknesses through...
■ Nominalizations to name abstract concepts, ideas, ideologies (racism, reunification, criminalization)
■ Dependent clauses to express details that occur as a result of place, manner, duration, extent
■ Complex sentences to clarify causal, linked, time-bound or sequential relationships
■ Expanded noun groups to add details (One young girl lives in the urban streets of Chicago.)
■ Connectors to maintain chronological, causal or logical relationships (as a result, meanwhile, therefore)
4) Generalize experts' points of agreement and disagreement about multiple, complex causes and effects of developments or events through...
■ Word choices to evaluate, judge, or appreciate significance of events or phenomena
■ Nominalizations to summarize event and name abstract phenomena

adapted from pp. 198-199, WIDA ELD Standards Framework 2020 (WIDA, 2020)

GRADES 9-12 WIDA ELD STANDARD 5  
Language for Social Studies

<b>Key Language Use: ARGUE</b>	
<b>Language Expectations: Multilingual learners will...</b>	
<b>ELD-SS.9-12.Argue.Interpretive</b>	<b>ELD-SS.9-12.Argue.Expressive</b>
<i>Interpret social studies arguments by:</i>	<i>Construct social studies arguments that:</i>
1) Identifying topic and purpose (argue in favor of or against a position, present a balanced interpretation, challenge perspective)	1) Introduce and contextualize topic
2) Analyzing relevant information to support and/or revise claims with reliable and valid evidence from multiple sources	2) Select relevant information to support precise and knowledgeable claims with evidence from multiple sources
3) Evaluating credibility, accuracy, and relevancy of source based on expert perspectives	3) Establish perspective
	4) Show relationships between claims and counterclaims, differences in perspectives, evidence, and reasoning
<b>Language Functions and Sample Language Features for ELD-SS.9-12.Argue.Expressive</b>	
1) Introduce and contextualize topic through...	
<ul style="list-style-type: none"> <li>■ Generalized nouns and descriptive title to introduce topic (occupation, reunification, The Allied and Axis forces)</li> </ul>	
<ul style="list-style-type: none"> <li>■ A variety of verb tenses (past, timeless present, relational) to present position and/or provide background information</li> </ul>	
<ul style="list-style-type: none"> <li>■ Expanded noun groups with embedded and relative clauses to add details (Germany's growing domination, which expanded into...)</li> </ul>	
<ul style="list-style-type: none"> <li>■ Cohesion to reference ideas, people across text (pronouns, synonyms, substitutions, renaming, collocations)</li> </ul>	
<ul style="list-style-type: none"> <li>■ Given/new patterns to link relationships, add new details, and condense information into abstract nouns</li> </ul>	
2) Select relevant information to support precise and knowledgeable claims with evidence from multiple sources through...	
<ul style="list-style-type: none"> <li>■ A variety of clauses to frame details, examples, quotes, data (according to, historians dis/agree,</li> </ul>	

several sources suggest, these data suggest)
<ul style="list-style-type: none"> <li>■ Adverbial and prepositional phrases to specify time (duration, specific date or range), location, how or why something happened</li> </ul>
<ul style="list-style-type: none"> <li>■ A variety of verb forms to express agency in doing, thinking, saying, feeling actions (they decreed, she conspired, children were playing when)</li> </ul>
3) Establish perspective through...
<ul style="list-style-type: none"> <li>■ Passive voice to keep emphasis on main topic rather than who or what is doing the action (Those who resisted were rounded up and sent to work camps.) or to use active voice to keep emphasis on who or what is doing the action.</li> </ul>
<ul style="list-style-type: none"> <li>■ Objective or emotive language to appeal to logic or feelings (forces, versus brave, focused fighters)</li> </ul>
<ul style="list-style-type: none"> <li>■ Evaluative verbs, adverbs, and adjectives to add author’s perspective (tormented, bravely, substantial)</li> </ul>
4) Show relationships between claims and counterclaims, differences in perspectives, evidence, and reasoning through...
<ul style="list-style-type: none"> <li>■ Connectors to link claims with evidence and reasoning (because, but, as a result, when, if, although, therefore)</li> </ul>
<ul style="list-style-type: none"> <li>■ Connectors to signal alternate points of view (on the other hand, contrary to common belief, according to); show concession or comparison/contrast (while, although)</li> </ul>
<ul style="list-style-type: none"> <li>■ Modality in summary statements to reiterate position or create a call to action (could be argued, undoubtedly, ought to, may)</li> </ul>

adapted from pp. 200-201, WIDA ELD Standards Framework 2020 (WIDA, 2020)

## Appendix B: 2021 Minnesota K-12 Academic Standards in Social Studies Draft Three, Strand 2 (Economics), Grades 9-12

Standard	Code	Benchmark	<i>map to Sheltered Econ Unit*</i>
7. Economic Inquiry: Use economic models/reasoning and data analysis to construct an argument and propose a solution related to an economic question. Evaluate the impact of your proposed solution on various communities that would be affected.	9.2.7.1	<b>Use</b> economic analysis to <b>explore</b> an economic question.	final summative experience
	9.2.8.1	<b>Describe</b> the opportunity cost of a choice, and <b>analyze</b> the consequences of a specific choice, both intended and unintended.	Unit 1 (intro/ principles)
8. Fundamental Economics Concepts: Analyze how scarcity and artificial shortages force individuals, organizations, communities and governments to make choices and incur opportunity costs, and how their decisions affect economic equity and efficiency.	9.2.8.2	<b>Explain</b> how the availability of and access to productive resources and technology limits the production of goods and services.	Unit 1 (intro/ principles)
	9.2.8.3	<b>Compare and contrast</b> the characteristics of traditional, command (planned), market-based and mixed economic systems, and <b>demonstrate</b> how most economies are mixed economies with varying degrees of government involvement.	Unit 1 (intro/ principles)
	9.2.8.4	<b>Define</b> broad long-run economic goals, and <b>describe</b> the trade-offs that exist between them; <b>evaluate</b> how different economic systems prioritize these goals, and the intended and unintended consequences.	Unit 1 (intro/ principles)
	9.2.8.5	<b>Identify</b> measures of income distribution, wealth distribution, causes of income inequality, and poverty, and <b>explain</b> how these affect, and are affected by, the economy; <b>evaluate</b> the effectiveness of, and incentives created by, government income redistribution programs.	Unit 1 (intro/ principles)

9. Personal Finance: Apply economic concepts and models to develop individual and collective financial goals and strategies for achieving these goals, taking into consideration historical and contemporary conditions that either inhibit or advance the creation of individual and generational wealth.	9.2.9.1	<b>Analyze</b> how individual or household income is determined by a variety of individual and social factors.	Unit 2 (personal finance)
	9.2.9.2	<b>Establish</b> personal financial goals; <b>make a financial plan</b> considering budgeting and asset building to meet those goals; <b>determine</b> the nature of the barriers the individual confronts; and, <b>determine</b> ways to track the success of the plan.	Unit 2 (personal finance)
	9.2.9.3	<b>Evaluate</b> how various household assets can generate income, considering risk, return and time horizon. Assets include property, housing, stocks, bonds, savings accounts, monetizing creative enterprises.	Unit 2 (personal finance)
	9.2.9.4	<b>Evaluate</b> the benefits and costs of credit; <b>explain</b> how the financial industry assesses one's ability to manage credit and how this affects one's ability to borrow, rent, get a job, and achieve other financial goals.	Unit 2 (personal finance)
	9.2.9.5	<b>Explain</b> the pricing, sales, advertising and other marketing strategies used to sell products from a consumer perspective.	Unit 2 (personal finance)
10. Micro: Explain and evaluate how resources are used, and how goods and services are distributed, within different economic systems. Analyze how incentives influence the decisions of consumers, producers and government. Evaluate the intended and unintended consequences of these decisions from multiple perspectives.	9.2.10.1	<b>Use</b> economic models to <b>explain</b> how resources, money and goods and services are exchanged in an economy.	Unit 3 (micro)
	9.2.10.2	<b>Graph</b> market demand and <b>explain</b> that market demand is based on each buyer's willingness and ability to pay and the number of buyers in the market; <b>analyze</b> the effect of factors that can change demand.	Unit 3 (micro)
	9.2.10.3	<b>Graph</b> market supply and <b>explain</b> that market supply is based on each seller's cost and the number of sellers in the market; <b>analyze</b> the effect of factors that can change supply.	Unit 3 (micro)
	9.2.10.4	<b>Use</b> the market model (supply and demand) to <b>analyze</b> how the interaction of individual buyers and sellers affects equilibrium price and quantity, and how shortages and surpluses affect prices.	Unit 3 (micro)
	9.2.10.5	<b>Explain</b> how changes (shifts) in the demand and supply of an item result in changes in its market	Unit 3

10. Micro: Explain and evaluate how resources are used, and how goods and services are distributed, within different economic systems. Analyze how incentives influence the decisions of consumers, producers and government. Evaluate the intended and unintended consequences of these decisions from multiple perspectives.		price and quantity; <b>explain</b> how these shifts can lead to changes in prices and quantities in other markets.	(micro)
	9.2.10.6	<b>Compare and contrast</b> characteristics of various market structures.	Unit 3 (micro)
	9.2.10.7	<b>Analyze</b> the impact of various market structures on long-run profit, price and production, and efficiency in a market. <b>Explain</b> how market power can affect consumers.	Unit 3 (micro)
	9.2.10.8	<b>Analyze</b> the causes of market failures due to lack of competition, lack of perfect information and barriers to resource mobility, and <b>evaluate</b> potential remedies.	Unit 3 (micro)
	9.2.10.9	<b>Analyze</b> the causes of market failures due to externalities, public goods and common resources, and <b>evaluate</b> potential remedies.	Unit 3 (micro)
11. Macro: Measure and evaluate the well-being of nations and communities using a variety of indicators. Explain the causes of economic ups and downs. Evaluate how government actions affect a nation's economy and individuals' wellbeing within an economy.	9.2.11.1	<b>Measure</b> full employment in terms of the unemployment rate and various types of unemployment; <b>analyze</b> past and recent data to describe factors that impact the long-run growth of jobs in an economy.	Unit 4 (macro)
	9.2.11.2	<b>Measure</b> inflation in terms of a percentage change in a price index; <b>analyze</b> past and recent data to explain how the money supply is related to long-run inflation and how inflation affects buyers, sellers, borrowers and lenders.	Unit 4 (macro)
	9.2.11.3	<b>Evaluate</b> economic growth using a variety of indicators; <b>analyze</b> past and recent data to identify factors that promote or impair long-run economic growth and its sustainability.	Unit 4 (macro)
	9.2.11.4	<b>Graph</b> short-run aggregate demand and aggregate supply to <b>describe</b> change in output, employment and the price level.	Unit 4 (macro)
	9.2.11.5	<b>Analyze and evaluate</b> how various government fiscal policies are likely to impact overall output, employment, the price level and the national deficit/debt.	Unit 4 (macro)
	9.2.11.6	<b>Compare</b> how various monetary policies of the Federal Reserve are implemented; <b>predict</b> how they are likely to impact overall output, employment and the price level.	Unit 4 (macro)

11. Macro: Measure and evaluate the well-being of nations and communities using a variety of indicators. Explain the causes of economic ups and downs. Evaluate how government actions affect a nation's economy and individuals' wellbeing within an economy.	9.2.11.7	<b>Explain</b> interest rates and how interest rates are determined; <b>explain</b> how financial institutions (banks and credit unions) make it possible for businesses to borrow and spend on new capital investment (machinery, tools, equipment) and for households to borrow and spend on purchases, such as education and housing.	Unit 4 (macro)
	9.2.11.8	<b>Explain</b> how various monetary policies of the Federal Reserve are implemented; <b>explain</b> how they are likely to impact overall output, employment and the price level.	Unit 4 (macro)
12. Global / International: Explain why people trade and why nations encourage or limit trade. Analyze the costs and benefits of international trade and globalization on communities and the environment.	9.2.12.1	<b>Apply the principles</b> of absolute and comparative advantage to <b>explain</b> the increase in world production; <b>identify</b> the situations in which groups could benefit or lose with free-trade treaties, trading blocs and trade barriers.	Unit 5 (global)
	9.2.12.2	<b>Explain</b> how the demand and supply of currencies determine exchange rates and, in turn, affect trade.	Unit 5 (global)

(MDE, 2021)

\*This column was added by the author.

# Appendix C: Economics Semester Course Outlines for Comparable Courses

*APEX Learning: Economics*

*Length: One semester*

## UNIT 1: FUNDAMENTAL PRINCIPLES OF ECONOMICS

Lesson 1: How the Economy Works

Lesson 2: Economic Systems

Lesson 3: Economic Growth

Lesson 4: Wrap-Up: Fundamental Principles of Economics

## UNIT 2: MICROECONOMICS

Lesson 1: The Flow of Goods and Services

Lesson 2: Supply and Demand

Lesson 3: Business and Market Structures

Lesson 4: Wrap-Up: Microeconomics

## UNIT 3: MACROECONOMICS

Lesson 1: Measuring the Economy

Lesson 2: The Government and the Economy

Lesson 3: Monetary Policy

Lesson 4: Wrap-Up: Macroeconomics

## UNIT 4: GLOBAL ECONOMICS

Lesson 1: The Global Economy and Trade

Lesson 2: Managing International Trade

Lesson 3: The United States and the Global Economy

Lesson 4: Wrap-Up: Global Economics

## UNIT 5: PERSONAL FINANCIAL LITERACY

Lesson 1: Financial Institutions

Lesson 2: Building Financial Literacy Skills

Lesson 3: Work and Taxes

Lesson 4: Wrap-Up: Personal Financial Literacy

## UNIT 6: REVIEW AND EXAM

Lesson 1: Review and Exam

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*Minneapolis Public Schools Course-at-a-Glance for Social Studies: Economics (course 04201)*  
*(Semester-Long Course)*

Unit 1: Micro-Economics (6 weeks)

- I can explain how resources, goods and services move between households, businesses and government in our economy. (9.2.3.4.2, 9.2.3.4.3)
- I can compare and contrast traditional, command, and market economies. (9.2.4.5.2)
- I can explain the concepts of market demand and market supply. (9.2.4.5.3, 9.2.4.5.4)
- I can analyze how the market reaches equilibrium pricing in various market structures. (9.2.4.5.5, 9.2.4.5.6, 9.2.4.6.1, 9.2.4.6.2)
- I can analyze the factors that impact wage rates and income in labor markets. (9.2.4.7.1)
- I can evaluate the role of governmental policy in the economy in relation to micro-economics. (9.2.4.8.1, 9.2.4.8.2, 9.2.4.8.3)

Unit 2: Macro-Economics (6 weeks)

- I can analyze past and recent economic statistical to measure and explain economic performance. (9.2.5.9.1, 9.9.2.5.9.2, 9.2.5.9.3)
- I can evaluate the changes in output, employment and price level using a short run aggregate demand and aggregate supply model. (9.2.5.10.1, 9.2.5.10.2)
- I can explain how the U.S. Government policy and actions can impact the economy in relation to macro-economics. (9.2.5.11.1, 9.2.5.12.2, 9.2.5.11.2)
- I can create a recommendation on fiscal and monetary policy using a variety of perspectives. (9.2.5.11.3)
- I can evaluate the impact of various U.S. Supreme Court decisions on the economy. (9.2.5.11.4)
- I can analyze the impact of free trade and the supply and demand of currencies on the international market. (9.2.5.12.1, 9.2.5.12.2)

Unit 3: Personal Finance (6 weeks)

- I can describe how different actors/groups make economic decisions. (9.2.1.1.1)
- I can create a personal budget. (9.2.2.2.1)
- I can evaluate the criteria people use when deciding how to invest their money. (9.2.2.2.2, 9.2.4.7.3)
- I can analyze how credit impacts an individual's life. (9.2.2.2.3, 9.2.4.7.2)
- I can evaluate business strategies used to convince consumers to purchase their products. (9.2.2.2.4)
- I can explain how resources and technology can limit production. (9.2.3.4.1)

[Learning Targets written by Minneapolis Public Schools teachers](#)

## Appendix D: Understanding by Design Unit Plan Template

Stage 1--Desired Results	
<b>Established Goals:</b>	
-What relevant goals (e.g., content standards, course or program objectives, learning outcomes) will this design address?	
<b>Understandings: (<i>Students will understand...</i>)</b>	<b>Essential Questions:</b>
-What are the big ideas?	-What provocative questions will foster inquiry, understanding, and transfer of learning?
-What specific understandings about them are desired?	
-What misunderstandings are predictable?	
<b>(<i>Students will know...</i>)</b>	<b>(<i>Students will be able to...</i>)</b>
-What key knowledge and skills will students acquire as a result of this unit?	
-What should they eventually be able to do as a result of such knowledge and skills?	
Stage 2--Assessment Evidence	
<b>Performance Tasks:</b>	<b>Other Evidence:</b>
-Through what authentic performance tasks will students demonstrate the desired understandings?	-Through what other evidence (quizzes, tests, observations, homework, journals) will students demonstrate achievement of the desired results?
-By what criteria will performance of understanding be judged?	-How will students reflect upon and self-assess their learning?
Stage 3--Learning Plan	
<b>Learning Activities:</b>	
What learning experiences and instruction will enable students to achieve the desired results? How will the design...(WHERE TO acronym)	

adapted from Wiggins & McTighe, 2011

## Appendix E: SIOP Lesson Plan Template

<b>Class:</b>	<b>Unit:</b>	<b>Topic:</b>	<b>Lesson #:</b>
<b>Content Objectives</b>		<b>Language Objectives</b>	
<b>Key Vocabulary</b>		<b>Materials</b>	
<b>Higher-Order Questions</b>			
<b>Time/Notes</b>	<b>Building Background</b>		
	<i>Links to Experience</i>		
	<i>Links to Learning</i>		
	<i>Key Vocabulary</i>		
<b>Time/Notes</b>	<b>Student Activities (check all that apply for activities throughout lesson)</b>		
	Scaffolding: <input type="radio"/> Modeling <input type="radio"/> Guided Practice <input type="radio"/> Independent Practice		
	Grouping: <input type="radio"/> Whole Class <input type="radio"/> Small Group <input type="radio"/> Partners <input type="radio"/> Independent		
	Processes: <input type="radio"/> Reading <input type="radio"/> Writing <input type="radio"/> Listening <input type="radio"/> Speaking		
	Strategies: <input type="radio"/> Hands-on <input type="radio"/> Meaningful <input type="radio"/> Links to Objectives		
<b>Time/Notes</b>	<b>Review &amp; Assessment (check all that apply)</b>		
	<input type="radio"/> Individual <input type="radio"/> Group <input type="radio"/> Written <input type="radio"/> Oral <input type="radio"/> Other		
	<i>Review Key Vocabulary</i>		
	<i>Review Key Content Concepts</i>		
	<i>Review content &amp; language objectives at end of lesson</i>		

adapted from Echevarría et al., 2014