

Economics and Personal Finance Teaching and Learning Framework*				
Unit 1	Unit 2	Unit 3	Unit 4	Unit 5
Fundamentals of Economic Decision-Making & International Economics	Microeconomics	Macroeconomics	Personal Finance & Decision Making	Personal Finance & Risk
<i>Block 2 Weeks/ Traditional 4 Weeks</i>	<i>Block 1.5 Weeks/ Traditional 3 Weeks</i>	<i>Block 1.5 Weeks/ Traditional 3 Weeks</i>	<i>Block 2 Weeks/ Traditional 4 Weeks</i>	<i>Block 2 Weeks/ Traditional 4 Weeks</i>
<b>SSEF1 a, b, c, d</b> <b>SSEF2 a, b</b> <b>SSEF3 a, b</b> <b>SSEF4 a, b, c, d</b> <b>SSEIN1 a, b, c</b> <b>SSEIN2 a, b</b>	<b>SSEMI1 a</b> <b>SSEMI2 a, b, c</b> <b>SSEMI3 a, b</b>	<b>SSEMA1 a, b, c</b> <b>SSEMA2 a, b, c</b> <b>SSEMA3 a, b</b>	<b>SSEPF1 a, b, c, d, e</b> <b>SSEPF2 a, b, c, d, e, f</b> <b>SSEPF3 a, b, c, d, e</b> <b>SSEPF4 a, b, c, d, e</b> <b>SSEPF5 a, b</b>	<b>SSEPF6 a, b, c, d, e</b> <b>SSEPF7 a, b, c, d</b> <b>SSEPF8 a, b, c</b> <b>SSEPF9 a, b, c</b> <b>SSEPF10 a, b, c, d</b>
<p><b>SSEF1</b> Analyze how scarcity affects the choices of individuals, businesses, and governments.</p> <p><b>SSEF2</b> Give examples of how rational decision-making entails comparing the marginal benefits and the marginal costs of an action.</p> <p><b>SSEF3</b> Analyze how economic systems influence the choices of individuals, businesses, and governments.</p> <p><b>SSEF4</b> Analyze factors that influence the standard of living of individuals and nations.</p> <p><b>SSEIN1</b> Explain the benefits of international trade and the role of trade barriers.</p> <p><b>SSEIN2</b> Analyze how changes in exchange rates can have an impact on groups in the United States and in other countries.</p>	<p><b>SSEMI1</b> Describe how households and businesses are interdependent and interact through flows of goods, services, resources, and money.</p> <p><b>SSEMI2</b> Explain how the law of demand, the law of supply, and prices work to determine production and distribution in a market economy.</p> <p><b>SSEMI3</b> Explain the organization and role of business and analyze the four types of market structures in the U.S. economy.</p>	<p><b>SSEMA1</b> Explain the methods by which economic activity is measured.</p> <p><b>SSEMA2</b> Explain the role and functions of the Federal Reserve System.</p> <p><b>SSEMA3</b> Analyze how the government uses fiscal policy and its effects on national debt.</p>	<p><b>SSEPF1</b> Analyze major life decisions using economics-based decision-making skills.</p> <p><b>SSEPF2</b> Analyze income as a scarce resource that can be allocated effectively through budgeting.</p> <p><b>SSEPF3</b> Explain how the financial system channels funds from savers to investors.</p> <p><b>SSEPF4</b> Explain how interest rates affect various consumer decisions.</p> <p><b>SSEPF5</b> Explain how changes in taxation can have an impact on an individual's spending and saving choices.</p>	<p><b>SSEPF6</b> Evaluate the costs and benefits of using credit.</p> <p><b>SSEPF7</b> Analyze how insurance and other risk-management strategies protect against financial loss.</p> <p><b>SSEPF8</b> Describe how the earnings of workers are determined in the marketplace.</p> <p><b>SSEPF9</b> Explain ways consumers are protected by rules and regulations.</p> <p><b>SSEPF10</b> Explain sources of and protection against identity theft.</p>

\*This framework is intended as a guide and is flexible to meet the needs of local schools and students.

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