



12th Grade Economics – Unit Resource Guide

Updated for 2021-2022

UNIT 4 Public Policy and the Economy	DURATION: 2 Weeks ASSESSMENT: April 18, 2022
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UNIT OVERVIEW:

During this unit, students' study about the functions of money, the operations of the Federal Reserve System, monetary policy as instituted by the Federal Reserve, and governmental fiscal policy.

Power standards

- E.11A Describe the functions of money.**
- E.11B Describe the characteristics of money, including commodity money, fiat money, and representative money.**
- E.11C Analyze the positive and negative aspects of barter, currency, and debit cards.**
- E.12A Explain the structure of the Federal Reserve System.**
- E.12C Explain how the actions of the Federal Reserve System affect the nation's money supply.**
- E.13A Describe the role of government in the U.S. free enterprise system and the changes in that role over time.**
- E.14A Identify types of taxes at the local, state, and national levels and the economic importance of each.**
- E.14B Explain the categories of revenues and expenditures in the U.S. federal budget.**
- E.14C Analyze the impact of fiscal policy decisions on the economy.**

Other Standards:

- E.12B Analyze the three basic tools used to implement U.S. monetary policy, including reserve requirements, the discount rate and the federal funds rate target, and open-market operations.
- E.12D Describe the current role of the U.S. dollar in trade in the world market and analyze how that has changed over time, in particular since departing from the gold standard in 1971.
- E.13B Analyze the costs and benefits of U.S. economic policies, rules, and regulations related to the economic goals of economic growth, stability, full employment, freedom, security, equity (equal opportunity versus equal outcome), and efficiency.
- E.21A Analyze economic information by sequencing, categorizing, identifying cause-and-effect relationships, comparing, contrasting, finding the main idea, summarizing, making generalizations and predictions, and drawing inferences and conclusions.
- E.22A Use social studies terminology correctly.
- E.22B Create written, oral, and visual presentations of economic information using effective communication skills, including proper citations and avoiding plagiarism.

OVERARCHING UNDERSTANDING:

Societies utilize institutions to promote order, security, and stability.

- How do societies act to ensure the well-being of their people?

Cross Curricular Opportunities:

ESSENTIAL QUESTIONS

Monetary units were created to make operations in the market easier.

- What function does money serve in an economy?
- What is characteristic of commodity money, fiat money, and representative money?
- What are the advantages and disadvantages of bartering, using currency, and credit and debit cards for exchanges?

- How has the abandonment of the gold standard affected the value of the U.S. dollar?

The Federal Reserve regulates the supply of money in the economy through monetary policy that increases the supply of money during contractionary periods or decreases the money supply during expansionary periods.

- What is characteristic of the structure of the Federal Reserve System?
- How does the Federal Reserve use the reserve requirement, the discount rate, and the federal funds rate target to regulate the money supply?
- What are the costs and benefits of regulating the money supply through monetary policy?

Fluctuations in the business cycle or in the level of economic activity influence governmental fiscal policy decisions.

- What is characteristic of the economy during contractionary and expansionary periods?
- What types or taxes are collected to generate revenue for the government?
- What revenues and expenditures are accounted for in the U.S. federal budget?
- How does fiscal policy affect employment, investment, and economic growth?

MISSCONCEPTIONS/UNDERDEVELOPED CONCEPTS

- Students often confuse the different interest rates and the discount rate. The Federal Reserve can only change the discount rate but target the federal funds rate.
- Students often do not fully understand the impact of supply and demand on the money supply. They often ask, "Why don't they just print more money?"
- Sometimes students do not understand the different levels and types of taxes.

UNIT VOCABULARY

Essential Vocabulary:

monetary policy – strategy taken by a central banking system to regulate the supply of money

fiscal policy – strategy taken by public officials regarding taxing and spending

reserve requirement – the amount of money banks is required to keep and not lend out

federal funds rate – the interest rate banks charge each other on loans

discount rate – the interest rates the Federal Reserve Bank charges commercial banks for loans

open market operations – a Federal Reserve practice of purchasing and selling government bonds intended to take money out or put money into the economy quickly

currency – a physical item, such as bills and coins, use as a medium of exchange

barter – the exchange of goods and services for goods and services

revenue – money raised by the government or money received by a firm doing business

expenditure – a payment, cost, or the amount of money spent

Related Vocabulary:

- Federal Reserve System
- taxes/ tariffs
- commodity money
- representative money
- fiat money
- easy money policy
- tight money policy

Performance Assessments

Performance Assessment 1:	Performance Assessment 2:
<p>Create a series of annotated illustrations which depict the variety of business models in the U.S. economy. Each illustration should include annotations which label key aspects of that business model.</p> <p>Standard(s): E.15A, E.15B, E.21A, E.22A, E.22B, ELPS.c.1C, ELPS.c.5B</p> <p>Assessment Rubric</p>	<p>Create a brochure informing the public about the Federal Reserve Bank. The brochure should include information about the structure of the Federal Reserve, the functions of the Federal Reserve, and the monetary policies of the Federal Reserve.</p> <p>Standard(s): E.12A, E.12B, E.12C, E.21A, E.22A, E.22B, ELPS.c.1C, ELPS.c.5B</p> <p>Assessment Rubric</p>

Unit 4 Instructional Strategies and Resources:

Unit Specific Stimuli:	Unit Specific Instructional Resources:	Instructional Strategies:	Evidence of Learning:
<p>Textbook</p> <p>DBQ Project</p>	<p>Primary Source Text</p> <p>Secondary Source Text</p> <p>Visuals: Photographs, Images</p> <p>Maps</p> <p>Charts</p> <p>Graphs</p> <p>Graphic Organizers</p> <p>Bullethead list of facts</p>	<p>Fact or Fib Showdown, Justified List</p> <p>Cause/Effect Strategies</p> <p>Item Analysis Games</p> <p>Cooperative Learning Structures</p> <p>Classify/Categorize Strategies</p> <p>Sequencing Strategies</p> <p>Jig Saw</p> <p>3-2-1 Summary or Exit Ticket</p> <p>Direct Vocabulary Instruction</p> <p>Compare/Contrast Strategies</p>	<p>Performance Assessment</p> <p>Poster/Illustration/Story Board</p> <p>Brochure/Pamphlet</p> <p>Chart/Graph/Map</p> <p>Timeline</p> <p>Debate, Role Play, Mock Trial</p> <p>Newspaper Article or News Report</p> <p>Political Cartoon</p> <p>Foldable</p> <p>Presentation</p>

Additional Resources:

<p>One Minute Economics</p> <p>Functions of Money - Khan Academy</p> <p>Functions of Money - The Economic Lowdown Podcast Series, Episode 9 - St. Louis Fed</p> <p>Defining Money by Its Functions - Lumen Learning (Printable)</p> <p>Monetary Policy - Lesson Plan (Printable)</p> <p>Fiscal and Monetary Policy Infographic Classroom Activity</p> <p>The Story of Monetary Policy - (Printable)</p> <p>Three Types of Money in One Minute: Commodity Money, Representative Money and Fiat Money*/Currency - One Minute Economics</p> <p>DEFINING MONEY BY ITS FUNCTIONS (Printable)</p> <p>How the dollar has changed over the years Article (Printable)</p> <p>US Dollar Value Measured Three Different Ways Article (Printable)</p> <p>The History of American Currency</p> <p>Why Did the U.S. Abandon the Gold Standard? Article (Printable)</p> <p>Monetary Policy Basics - Federal Reserve Education</p>	<p>Structure of the Federal Reserve System</p> <p>Purposes & Functions</p> <p>Lecture One: Origins and Mission of the Federal Reserve (Continue through link to view lectures 2-4)</p> <p>Getting to Know the Fed: Teaching about the Federal Reserve - Classroom ECONnections from the Fed, Episode 10</p> <p>Chair the Fed (Game)</p> <p>Classroom Activity to Accompany the Fed Explained Infographic</p>	<p>One Minute Economics</p> <p>The Federal Reserve and the Financial Crisis</p> <p>Teaching Fiscal and Monetary Policy - Classroom ECONnections from the Fed, Episode 7</p> <p>Trump's Economic Policies: Potential Costs And Opportunities - Forbes Article (Printable)</p> <p>Types of Taxes - Intelligent Economist</p> <p>Types of Tax - Economics Help</p> <p>Economics 101: What Is Expansionary Fiscal Policy? Learn About the Purpose of Expansionary Fiscal Policy With Examples</p> <p>Expansionary and Contractionary Fiscal Policy - Lumen Learning (Printable)</p>
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Suggested Sequence Part A - Monetary Units

Performance Assessment	<p>Unit 04 PA 01 Printable: Unit 04 PA 01</p> <p>Create a storyboard for third graders that explains monetary units. The storyboard should include at least six panels with illustrations. The storyboard should inform students about the types of money, and types of exchange processes.</p> <p>Standards: E.11A, E.11B, E.11C, E.12D, E.21A, E.22A, E.22B ELPS: ELPS.c.1E, ELPS.c.5B</p>		
Sequence	A	B	C
Learning Objectives	<p>Identify the function of money.</p> <p>Describe the characteristics of commodity money, fiat money, and representative money.</p>	<p>Explain advantages and disadvantages of bartering, using currency, and credit and debit cards for exchange.</p> <p>Explain how the abandonment of the gold standard has affected the value of the U.S. dollar.</p>	<p>Describe the types of money and types of exchange processes.</p>
Content SE	E.11A, E.11B	E.11C, E.12D	E.11A, E.11B, E.11C, E.12D
Process SE	E.21A		E.21A, E.22A, E.22B
Vocabulary	Monetary policy Fiscal policy Commodity money Representative money Fiat money		
Suggested Formative Assessment	Create a Venn Diagram with all three systems of exchange.	Identify the similarities and differences between a debit and a credit card, explain the advantages and disadvantages of using cash and consumer credit to purchase goods and services, and classify purchase scenarios as credit or debit transactions.	Complete PA 01

Suggested Sequence Part B – The Federal Reserve Bank

Performance Assessment	Unit 04 PA 02 Printable: Unit 04 PA 02 Create a brochure informing the public about the Federal Reserve Bank. The brochure should include information about the structure of the Federal Reserve, the functions of the Federal Reserve, and the monetary policies of the Federal Reserve. Standards: E.12A, E.12B, E.12C, E.21A, E.22A, E.22B ELPS: ELPS.c.1C, ELPS.c.5B		
Sequence	A	B	C
Learning Objectives	Describe the structure of the Federal Reserve System.	Explain how the Federal Reserve uses the reserve requirement, the discount rate, and the federal funds rate target to regulate the money supply. Explain the costs and benefits of regulating the money supply through monetary policy.	Describe the structure, functions and monetary policy of the Federal Reserve Bank.
Content SE	E.12A	E.12A, E.12B, E.12C	
Process SE	E.21A		E.21A, E.22A, E.22B
Vocabulary	Monetary policy Fiscal policy Federal Reserve System	Reserve requirement Federal funds rate Discount rate	
Suggested Formative Assessment	Create a children’s book in pairs that explains the creation, purpose, and responsibility of the Federal Reserve System.	Identify the differences between monetary and fiscal policy, examine quotes from news sources and determine whether the quotes reference monetary or fiscal policy.	Complete PA 02

Suggested Sequence Part C - Fiscal Policy

<p>Performance Assessment</p>	<p>Unit 04 PA 03 Printable: Unit 04 PA 03</p> <p>Create a magazine cover for a fictitious publication dedicated to fiscal policy. The magazine cover should include at least one cover-sized picture and the titles of the articles contained in the magazine. The titles of the articles should indicate that readers will be informed about how, why, and when the government uses fiscal policy and about the federal budget by reading the articles.</p> <p>Standards: E.13A, E.13B, E.14A, E.14B, E.14C, E.21A, E.22A, E.22B ELPS: ELPS.c.1C, ELPS.c.5B</p>			
<p>Sequence</p>	<p>A</p>	<p>B</p>	<p>C</p>	<p>D</p>
<p>Learning Objectives</p>	<p>Describe what happens to the economy during contractionary and expansionary periods.</p> <p>Identify the types of taxes that are collected to generate revenue for the government.</p>	<p>Explain the revenues and expenditures that are accounted for in the US federal budget.</p>	<p>Explain how fiscal policy affects employment, investment, and economic growth.</p>	<p>Describe how, why, and when the government uses fiscal policy.</p>
<p>Content SE</p>	<p>E.13A, E.13B, E.14A, E.14B, E.14C</p>			
<p>Process SE</p>	<p>E.21A</p>			<p>E.21A, E.22A, E.22B</p>
<p>Vocabulary</p>	<p>Monetary policy Fiscal policy Open market operations Currency Barter Revenue Expenditure</p>			
<p>Suggested Formative Assessment</p>	<p>Research different types of taxes. Play a game of Pictionary as a class to identify the different types of taxes.</p>	<p>Study an annual budget of the US and identify categories of expenses.</p>	<p>Identify some areas to make budget cuts.</p>	

Unit 4 Specificity

TEKS #	TEKS	Specificity															
E.11A	Describe the functions of money.	<p>Describe FUNCTIONS OF MONEY Including, but not limited to:</p> <ul style="list-style-type: none"> • Medium of exchange – what people are willing to accept in exchange for goods and services • Standard of value or measure of value – allows people to compare the values of goods and services using prices • Store of value – allow people to save for future consumption 															
E.11B	Describe the characteristics of money, including commodity money, fiat money, and representative money.	<p>Describe CHARACTERISTICS OF MONEY Including, but not limited to:</p> <ul style="list-style-type: none"> • Commodity money – items that value in themselves other than being used as a monetary unit (e.g., gold, tobacco, salt) • Representative money – items that have no value in themselves, but can be exchanged for something of value (e.g., gold certificates, silver certificates, checks) • Fiat money – money that has value simply because the government has decreed it to be an acceptable means to pay debts (e.g., Federal reserve Notes) 															
E.11C	Analyze the positive and negative aspects of barter, currency, and debit cards.	<p>Analyze POSITIVE AND NEGATIVE ASPECTS OF BARTER, CURRENCY, AND DEBIT CARDS Including, but not limited to:</p> <table border="1"> <thead> <tr> <th></th> <th>Positive Aspects</th> <th>Negative Aspects</th> </tr> </thead> <tbody> <tr> <td>Barter</td> <td>No cash needed, trade</td> <td>Limited by what is available and by what is desired</td> </tr> <tr> <td>Currency</td> <td>Most widely accepted</td> <td>Limited amount</td> </tr> <tr> <td>Credit Cards</td> <td>Can purchase without having enough cash</td> <td>Can overextend, repayment problems</td> </tr> <tr> <td>Debit Cards</td> <td>Same as cash</td> <td>Limited to what you have in the bank</td> </tr> </tbody> </table>		Positive Aspects	Negative Aspects	Barter	No cash needed, trade	Limited by what is available and by what is desired	Currency	Most widely accepted	Limited amount	Credit Cards	Can purchase without having enough cash	Can overextend, repayment problems	Debit Cards	Same as cash	Limited to what you have in the bank
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Debit Cards	Same as cash	Limited to what you have in the bank															
E.12A	Explain the structure of the Federal Reserve System.	<p>Explain STRUCTURE OF THE FEDERAL RESERVE SYSTEM Including, but not limited to:</p> <ul style="list-style-type: none"> • Board of Governors – 7-member board that oversees the Federal Reserve System, appointed by the President and approved by the Senate for 14-year terms; headed by the Chairman. • Federal Open Market Committee (FOMC) – the Federal Reserve committee oversees the buying and selling of government securities. This affects the interest rates and the supply of money in the economy. 															

		<ul style="list-style-type: none"> Federal Reserve Districts – the 12 banking districts created by the Federal Reserve Act of 1913. Each district has a Federal Reserve Bank; they operate semi-independently of each other.
E.12B	<p>Analyze the three basic tools used to implement U.S. monetary policy, including reserve requirements, the discount rate and the federal funds rate target, and open-market operations.</p>	<p>Analyze BASICTOOLS USED TO IMPLEMENT U.S. MONETARY POLICY Including, but not limited to:</p> <ul style="list-style-type: none"> Reserve requirement – the percentage of deposits that the Federal Reserve requires banks to hold back and not lend out Discount rate – the interest rate that the Federal Reserve charges commercial banks for loans Federal funds rate – the interest rate that banks charge other banks for loans, usually overnight loans Federal funds rate target – the rate the Federal Open Market Committee sets as a target or guideline for the federal funds rate Open market operations – the buying and selling of treasuries to influence the amount of money in banks and financial institutions Easy money policy – policy used by the Federal Reserve to counteract unemployment; decrease reserve requirement, decrease discount rate, and buy securities on the open market; intended to put money into the economy Tight money policy – policy used by the Federal Reserve to counteract inflation; increase reserve requirement, increase discount rate, and sell securities on the open market
E.12C	<p>Explain how the actions of the Federal Reserve System affect the nation's money supply.</p>	<p>Explain HOW THE ACTIONS OF THE FEDERAL RESERVE SYSTEM AFFECT THE NATION'S MONEY SUPPLY Including, but not limited to:</p> <ul style="list-style-type: none"> Reserve requirement – if the reserve requirement is raised, banks must keep more money in reserves, and less money is available to be loaned out. If the reserve requirement is lowered, the nation's money supply increases. Of the three tools of the Fed for monetary policy, this is used least often. Open market transactions – the selling of securities reduces the money supply, the buying of securities raises the money supply. This is the most commonly used tool of the Fed for monetary policy. Discount rate – raising the discount rate will reduce the money supply; lowering the discount rate increases the money supply.
E.12D	<p>Describe the current role of the U.S. dollar in trade in the world market and analyze how that has changed over time, in particular since departing from the gold standard in 1971.</p>	<p>Describe THE CURRENT ROLE OF THE U.S. DOLLAR IN TRADE IN THE WORLD MARKET Analyze HOW ROLE OF THE U.S. DOLLAR HAS CHANGED OVER TIME Including, but not limited to:</p> <ul style="list-style-type: none"> The U.S. dollar is considered a global currency, as it is accepted for trade throughout the world. As the world's most popular global currency it has been adopted as currency for several other countries. A large percentage of the world's debt is issued in dollars, so banks around the world need dollars.

		<ul style="list-style-type: none"> • The 1944 Bretton World Agreement established exchange rates of all currencies to the U.S. dollar. This allowed other countries to back their currencies with dollars. When countries started wanting gold for their dollars, President Nixon was prompted to abandon the gold standard. • The initial abandonment of the gold standard created stagflation, but over the strength of the U.S. economy has resulted in a strong dollar. • Periodic economic crisis in the United States, such as in 2008 affect the dollar's value in international markets, most significantly with banks.
E.13A	Describe the role of government in the U.S. free enterprise system and the changes in that role over time.	<p>Describe ROLE OF GOVERNMENT IN THE U.S. FREE ENTERPRISE SYSTEM AND THE CHANGES IN THAT ROLE OVER TIME</p> <p>Including, but not limited to:</p> <ul style="list-style-type: none"> • Role of government: <ul style="list-style-type: none"> ○ Promote and encourage efficient competition by: <ul style="list-style-type: none"> • Preventing monopolies and stopping anticompetitive practices • Ensuring that market participants have access to truthful information • Resolving the effects of externalities, such as environmental conditions • Fulfilling the need for public goods, such as highways, military ○ Regulate industries for the health and safety of the public ○ Minimize the effects of business cycles in an effort to achieve stable economic growth • Changes over time: <ul style="list-style-type: none"> ○ New regulations ○ Deregulation ○ Consumer protection
E.13B	Analyze the costs and benefits of U.S. economic policies, rules, and regulations related to the economic goals of economic growth, stability, full employment, freedom, security, equity (equal opportunity versus equal outcome), and efficiency.	<p>Analyze COSTS AND BENEFITS OF U.S. ECONOMIC POLICIES, RULES, AND REGULATIONS</p> <p>Including, but not limited to:</p> <ul style="list-style-type: none"> • Policies, rules, and regulations are intended to protect consumers, workers, and businesses, yet these rules also affect many economic goals. • The costs and benefits of policies, rules, and regulations would need to be assessed in the context of a particular policy, rule, or regulation.
E.14A	Identify types of taxes at the local, state, and national levels and the economic importance of each.	<p>Identify TYPES OF TAXES AND ECONOMIC IMPORTANCE OF EACH</p> <p>Including, but not limited to:</p> <ul style="list-style-type: none"> • Taxes – local, state, and national governments generate revenue by charging taxes. A tax levied on a person's earnings is an income tax. Income taxes provide the largest source of revenue to the national government. A general revenue tax levied on the manufacture or sale of items such as cigarettes, gasoline, or alcohol is called an excise tax. Property tax is levied on property owners in local communities to pay for expenses of providing services, including street construction or maintenance. School tax is also collected on the local level to help pay for public education.

		<ul style="list-style-type: none"> ○ Progressive tax – the tax rate (or the percentage of income) increases as the income increases (e.g., Federal Income Tax) ○ Regressive tax – the tax rate (or the percentage of income) decreases as income increases (e.g., sales tax, Social Security tax) ○ Proportional tax – the tax rate stays the same for all income levels (e.g., proposed flat tax) ○ Tariffs are another form of tax levied against importers of goods. ○ Some goods and income are tax-exempt (not subject to a local, state, or federal tax) ● Types of local taxes – property taxes, sales taxes, franchises taxes, hotel taxes, fines, licenses, and permits ● Types of state taxes – sales tax, vehicles sales/rental tax, motor fuels tax, franchise tax, insurances taxes, oil and gas production tax ● Types of national taxes – individual income tax, Social Security and Medicare taxes, corporate income taxes, excise taxes ● Economic importance of taxes <ul style="list-style-type: none"> ○ Local – taxes provide the local governing bodies the money necessary to operate and provide needed goods and services (government, education) ○ State – for every dollar a state spends, it must take in a dollar in revenue (a balanced budget is required in Texas and most other states). Taxes give the state government the money necessary to operate and provide needed goods and services. ○ National – taxes provide the federal government the money necessary to operate and provide needed goods and services.
E.14B	<p>Explain the categories of revenues and expenditures in the U.S. federal budget.</p>	<p>Explain CATEGORIES OF REVENUES AND EXPENDITURES IN THE U.S. FEDERAL BUDGET Including, but not limited to:</p> <ul style="list-style-type: none"> ● Revenue categories <ul style="list-style-type: none"> ○ individual income taxes ○ Social Security/Social Insurance ○ corporate income taxes ○ excise taxes ● Expenditure categories (from The Budget for Fiscal Year 2010, Historical Tables, http://www.gpoaccess.gov/usbudget/) <ul style="list-style-type: none"> ○ General government ○ Defense and international ○ Net interest ○ Federal payments for individuals (Social Security, Medicare, other) ○ Other federal expenditures ○ State and local
E.14C	<p>Analyze the impact of fiscal policy decisions on the economy.</p>	<p>Analyze IMPACT OF FISCAL POLICY DECISIONS ON THE ECONOMY Including, but not limited to:</p> <ul style="list-style-type: none"> ● Fiscal policy – the government policy of taxing (revenue) and spending to correct an instability in the economy

		<ul style="list-style-type: none"> • Two branches of fiscal policy- demand side and supply side <ul style="list-style-type: none"> ○ Demand side ○ Expansionary fiscal policy – used in the recession phase of the business cycle to deal with the problem of unemployment; involves increasing government spending or decreasing taxes, or a combination of the two ○ Contractionary fiscal policy – used in the expansion phase of the business cycle when inflation is the problem; involves decreasing government spending or increasing taxes, or a combination of both ○ Supply side – developed in the 1980’s to deal with problem of stagflation; sometimes called Reaganomics. The goal is to increase aggregate supply or production, decrease taxes, and decrease government spending, especially on entitlements; overall less government in the economy
E.21A	Analyze economic information by sequencing, categorizing, identifying cause-and-effect relationships, comparing, contrasting, finding the main idea, summarizing, making generalizations and predictions, and drawing inferences and conclusions.	<p>Analyze INFORMATION Including, but not limited to:</p> <ul style="list-style-type: none"> • Sequencing refers to the practice of arranging items in a specific order. Most commonly in social studies this is done with events either sequenced by absolute chronology or exact date or by relative chronology or placing events in chronological order without necessarily identifying exact dates • Categorizing refers to the practice of placing items in particular groups. • Identifying cause-and-effect relationships is a common skill applied in historical analysis to examine change over time. • Comparing and contrasting refers to examination of similarities and differences. • Finding the main idea is a literacy skill applied to the examination most often of textual and visual sources. • Summarizing is a literacy skill utilized to condense information to a concise version. • Making generalizations and predictions is facilitated by the examination of patterns. Generalizations are general statements that should be based on the evidence presented by patterns and predictions can be made based on that pattern. • Drawing inferences and conclusions results from examining evidence and articulating interpretations of that evidence
E.22A	Use social studies terminology correctly.	Use SOCIAL STUDIES TERMINOLOGY
E.22B	Create written, oral, and visual presentations of economic information using effective communication skills, including proper citations and avoiding plagiarism.	<p>Create PRESENTATIONS OF ECONOMIC INFORMATION USING EFFECTIVE COMMUNICATION SKILLS Including, but not limited to:</p> <ul style="list-style-type: none"> • Written, oral, visual presentations • Effective Communication Skills <ul style="list-style-type: none"> ○ Correct grammar and punctuation ○ Accurate spelling ○ Clear diction and sentence structure ○ Proper citations to avoid plagiarism