Social Studies
High School Course of Study
2020

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Office of Catholic Schools
Diocese of Columbus
### SOCIAL STUDIES COURSE OF STUDY PARTICIPANTS

#### Elementary Schools (K-8)

<table>
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<th>School</th>
<th>Email</th>
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#### High Schools

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<tr>
<th>Name</th>
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<tbody>
<tr>
<td>Dwight Etgen</td>
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</tbody>
</table>
# Table of Contents

SOCIAL STUDIES COURSE OF STUDY PARTICIPANTS ................................................................................................................. 2
  Elementary Schools (K-8) ......................................................................................................................................................... 2
  High Schools ........................................................................................................................................................................... 2
INTRODUCTION ........................................................................................................................................................................ 4
OVERVIEW .................................................................................................................................................................................. 4
STANDARDS ................................................................................................................................................................................ 4
STANDARDS FORMAT AND DEVELOPMENT .......................................................................................................................... 4
PHILOSOPHY AND GUIDING ASSUMPTIONS .......................................................................................................................... 4
FINANCIAL LITERACY ............................................................................................................................................................... 5
TRANSITION PERIOD ................................................................................................................................................................. 5
PHILOSOPHY - CATHOLICISM IN SOCIAL STUDIES ........................................................................................................... 5
  Curricular Resources ............................................................................................................................................................... 7
PRINCIPLES OF COURSES OF STUDY - DIOCESE OF COLUMBUS CATHOLIC SCHOOLS ........................................ 8
INQUIRY-BASED PRACTICES .................................................................................................................................................... 9
HIGH SCHOOL STANDARDS ..................................................................................................................................................... 10
  HOW TO READ SOCIAL STUDIES STANDARDS, HIGH SCHOOL ................................................................................. 10
COURSE THEMES ...................................................................................................................................................................... 11
  FINANCIAL LITERACY .......................................................................................................................................................... 12
AMERICAN HISTORY ............................................................................................................................................................... 13
AMERICAN GOVERNMENT ....................................................................................................................................................... 17
MODERN WORLD HISTORY ....................................................................................................................................................... 20
ECONOMICS AND FINANCIAL LITERACY ............................................................................................................................. 22
CONTEMPORARY WORLD ISSUES ......................................................................................................................................... 25
WORLD GEOGRAPHY ............................................................................................................................................................... 27
FINANCIAL LITERACY STANDARDS – HIGH SCHOOL ........................................................................................................ 30
INTRODUCTION

OVERVIEW
This overview restates the visions and goals of the Columbus Diocese 2020 Social Studies Course of Study. The Course of Study is based upon the Ohio’s Learning Standards and Model Curriculum for Social Studies and the Social Studies-Ohio Learning Standards-Extended. It also includes the guiding principles that framed the development and contains definitions of terms used in the document.

STANDARDS
These learning standards outline what students should know and be able to do in social studies to succeed in college, careers, and for their role as engaged citizens. This includes the knowledge and skills they need for the 21st century workforce and higher education. The standards provide critical social studies knowledge, are grade-level appropriate, and reflect current research. The standards provide the Columbus Diocese educators with the content and expectations for learning they can use to develop social studies curriculum at each grade level.

STANDARDS FORMAT AND DEVELOPMENT
Updating of the 2010 standards began with an Ohio Department of Education survey seeking public and educator feedback between November 2016 and January 2017. An advisory committee of representatives from statewide education associations and social studies education groups reviewed the public comments and advised the Department on which standards to update. Working groups of educators with social studies expertise reviewed the recommendations and made revisions in a draft of the standards.

The Department posted the draft of revised standards for public review in summer 2017. The working groups reviewed those comments and incorporated suggestions in the draft standards. The State Board of Education adopted the revised standards in February 2018. In the 2019/2020 school year, various educators across the Columbus Diocese volunteered to update and revise the Diocesan Course of Study for Social Studies based on these new Ohio Learning Standards. The committee also reviewed the Model Curriculum and the Social Studies-Ohio Learning Standards-Extended to incorporate more instructional supports for diocesan educators.

PHILOSOPHY AND GUIDING ASSUMPTIONS
The aim of social studies is the promotion of civic competence – the knowledge, intellectual processes, and democratic dispositions required of students to be active and engaged participants in public life. Although civic competence is not the only responsibility of social studies nor is it exclusive to the field, it is more central to social studies than any other subject areas in schools. Civic competence rests on a commitment to democratic values, and requires the ability to use knowledge about one’s community, nation, and world; apply inquiry processes; and employ skills to of data collection and analysis, collaboration, decision-making, and problem solving.

Ohio’s social studies standards:
- set high expectations and provide strong support for social studies achievement by all students;
- represent the social studies knowledge and skills needed to make a successful transition to postsecondary education, the workplace and civic life;
- are informed by national standards;
- balance knowledge, conceptual understanding and skill development;
- address significant understandings that are the basis for sound decision-making as citizens;
- focus on important social studies topics;
- represent a rigorous progression across grades and in-depth study within each grade;
Social Studies: High School

- serve as the basis for classroom and statewide assessments; and
- guide the development of local social studies curricula and instructional programs.

FINANCIAL LITERACY
The State Board of Education approved Ohio’s Learning Standards for Financial Literacy for grades K-12 in February 2018, per Ohio law. This standards document includes updated High School Financial Literacy Standards and newly created Kindergarten through middle-grades Financial Literacy standards. Ohio educators and business community representatives provided input for both.

The standards give students, beginning in Kindergarten, a fundamental understanding of financial literacy concepts. Building on these concepts and skills throughout their school years prepares Ohio high school graduates to successfully navigate financial challenges in post-secondary education, careers and beyond.

These newly revised and created financial literacy standards help schools understand the essential financial literacy concepts and skills they must teach their students for success in life after high school. The K-3 and grades 4-6 standards complement what educators are already teaching as part of Ohio’s Learning Standards in Social Studies and Mathematics. The Financial Literacy Standards connect these content areas and offer students ways to apply in the real world the skills and content they already are learning. In the 2019/2020 school year, various educators across the Columbus Diocese volunteered to update and revise the Diocesan Course of Study for Social Studies based on these new Ohio Financial Literacy Standards.

The standards for each grade band provide a clear progression of content knowledge and skills that are appropriate for students at that level. The Diocesan committee decided that the Financial Literacy standards would be integrated into the Social Studies curriculum and not as a stand-alone course in the elementary and middle school grades. However, in the high school grades, the schools can elect to offer a stand-alone course. Otherwise, the standards would need to be incorporated into one of the other high school social studies courses offered.

Ohio’s Learning Standards for Financial Literacy provide a foundation for what all students should know and gives students the skills needed for them to be informed and savvy consumers in today’s fast paced and ever-changing society. These standards for Financial Literacy incorporate the following topics across the grade bands: financial responsibility and decision-making, planning and money management, informed consumer, investing, credit and debt, and risk management and insurance.

Within these topics, students will:
- develop the ability to make informed and reasoned financial decisions;
- become prepared for their role as decision-makers as consumers; and
- act responsibly as consumers and investors and best utilize their limited resources.

TRANSITION PERIOD
Ohio allows districts until the 2020-2021 school year to fully implement the revised Ohio’s Learning Standards in Social Studies to give them time to align instruction and resources to the standards.

The Diocesan Social Studies Course of Study was updated in 2019-2020 and will be put into practice in 2020-2021. Diocesan educators added a section of suggested projects that are aligned to the standards. The committee decided to add them to provide clarification on not only the content requirements but the skill requirements of the standards as well. Some of these examples were copied directly out of the Ohio’s Model Curriculum for Social Studies. The committee has also included a section titled Catholicism in Social Studies to emphasize the development of a keen awareness of both social justice and social responsibility as they consider the world in which they live, their needs, and the needs of others.

PHILOSOPHY - CATHOLICISM IN SOCIAL STUDIES
The primary purpose of social studies is to help young people develop the ability to make informed and reasoned decisions for the common good as citizens of a diverse, democratic society in an interdependent world.

As we advance boldly into the 21st century, it is increasingly more important that students become aware of other cultures, economic and political systems and the historical developments that have molded these various cultures and systems. Through the study of social studies, students should come to a greater Catholic understanding of individual and group development, power and authority, rights and responsibilities, along with civic ideals and practices. They should also develop a keen awareness of both social justice and social responsibility as they consider the world in which they live, their needs, and the needs of others.

An integral part in the study of social studies should include the integration of Catholic social teachings. It is appropriate for students in a Catholic environment to focus on:

**LIFE AND DIGNITY OF THE HUMAN PERSON** – People are more important than things, and the measure of every institution is whether it threatens or enhances the life and dignity of the human person.

**CALL TO FAMILY, COMMUNITY, AND PARTICIPATION** - How we organize our society, in economics, politics, law and policy, directly affects human dignity and the capacity of individuals to grow in community.

**RIGHTS AND RESPONSIBILITIES** - Human dignity can be protected and a healthy community can be achieved only if human rights are protected and responsibilities are met.

**OPTION FOR THE POOR AND VULNERABLE** - In a society marred by deepening divisions between rich and poor, we are instructed to put the needs of the poor and vulnerable first.

**DIGNITY OF WORK AND RIGHTS OF WORKERS** - If the dignity of work is to be protected, then the rights of workers, to decent wages, to organize and join unions, and to private property, must be respected. **SOLIDARITY** - We are one human family, whatever our national, racial, ethnic, economic, and ideological differences.

**CARE FOR GOD’S CREATION** - We are called to protect people and the planet, living our faith in relationship with all of God’s creation.¹

¹ Adapted from the Archdiocese of Hartford Source: https://www.norwichdiocese.org/Portals/dioceseofnorwich/CMAadmin/ADH%20SOCIAL%20STUDIES%20CURRICULUM%20STANDARDS%202017.pdf
Curricular Resources

5. [https://www.crs.org/](https://www.crs.org/) - Catholic Relief Services
7. [https://cici-online.org/catechetical-connections/7-themes-of-social-justice](https://cici-online.org/catechetical-connections/7-themes-of-social-justice) - See Grade Bands on bottom left of the link.
9. [http://w2.vatican.va/content/leo-xiii/en/encyclicals/documents/hf_l-xiii_enc_15051891_rerum-novarum.html](http://w2.vatican.va/content/leo-xiii/en/encyclicals/documents/hf_l-xiii_enc_15051891_rerum-novarum.html) - Rerum Novarum (Rights of Workers)
PRINCIPLES OF COURSES OF STUDY - DIOCESE OF COLUMBUS CATHOLIC SCHOOLS

**Equity.** Excellence in education requires equity – high expectations and assessable content for all students based on the new Ohio Learning Standards.

**Curriculum.** A curriculum is more than a collection of activities. It must be coherent, focused, well-articulated, and integrated with our Catholic values.

**Teaching.** Effective teaching requires understanding what students know and need to learn and be able to do while supporting them as they learn.

**Learning.** Students must learn with understanding by actively building new knowledge from prior knowledge and experiences.

**Technology.** Technology is essential in teaching and learning and should be integrated in the teaching and learning process. The technology should influence and enhance students’ learning.

**Assessment.** Assessment should support the learning of important skills and content, be formative as well as summative, and furnish useful information to teachers, students and parents. Assessments need to be aligned to the standards in the Course of Study both in what a student needs to know and be able to do. Assessments should match what the student is expected to learn. There are many tools (e.g. portfolios, rubrics, interviews) other than the standard paper and pencil tests to assess a student’s understanding of the material.
One method that has continued to increase student achievement is involving them in the assessment process. Students should be involved in all steps of this process. At the most basic level, students can simply understand how their grades will be determined. As assessment becomes more student-centered, the students can develop rubrics, maintain their own assessment records, self-assess, and communicate their achievement to others (student-led conferences).

**INQUIRY-BASED PRACTICES**

The Diocesan Catholic Schools will continue to focus on inquiry based learning. Inquiry based learning is based on the philosophy of constructivist learning, that students must be able to create their own understanding of concepts.

There are several levels to inquiry based learning. These range from no inquiry to open inquiry. When there is no inquiry, teachers tell the students the facts and they are expected to repeat these facts to prove their knowledge. Guided inquiry includes various levels of guidance from the teacher and in open inquiry, students are given the materials to learn with minimal teacher direction. The students are expected to create their own knowledge. This will lead them to a greater understanding and long-term retention of the material.
HIGH SCHOOL STANDARDS

The revised standards for high school contain syllabi for six high school social studies courses:

American History
American Government
Modern World History
Economics and Financial Literacy
Contemporary World Issues
World Geography

Each course contains a theme and broad topics, which are further clarified with content statements. Grade levels are not specified for any of the courses.

The standards, adopted by the State Board of Education in 2018, are available for districts to use as they plan course offerings. Ohio requires the following for graduation: one-half unit of American history; one-half unit of American government; and two units of social studies and one-half of those credits must be world history and civilization. End-of-course exams will be aligned to the American History and American Government in the 2019-2020 school year.

The inclusion of particular courses in the standards is not meant to require that all of these courses be offered or limit the choice of courses, which districts may offer in their social studies programs.

HOW TO READ SOCIAL STUDIES STANDARDS, HIGH SCHOOL

The standards are organized by:

Themes, Topics and Content Statements.

THEMES
The descriptive narrative of a high school course.

TOPICS
The different aspects of content within a theme.

CONTENT STATEMENTS
The essential knowledge students should learn at each grade level or within each course
## COURSE THEMES

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<thead>
<tr>
<th>COURSE</th>
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<tbody>
<tr>
<td>AMERICAN HISTORY</td>
<td>This course examines the history of the United States of America from 1877 to the present. The federal republic has withstood challenges to its national security and expanded the rights and roles of its citizens. The episodes of its past have shaped the nature of the country today and prepared it to attend to the challenges of tomorrow. Understanding how these events came to pass and their meaning for today’s citizens is the purpose of this course. The concepts of historical thinking introduced in earlier grades continue to build with students locating and analyzing primary and secondary sources from multiple perspectives to draw conclusions.</td>
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<tr>
<td>AMERICAN GOVERNMENT</td>
<td>Students examine the Founding Documents, which form the basis for the United States of America and how the American people govern themselves at national, state and local levels of government. Students may also impact issues addressed by governments through service learning and senior projects.</td>
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<tr>
<td>MODERN WORLD HISTORY</td>
<td>This course examines world events from 1600 to the present. It explores the impact of the democratic and industrial revolutions, the forces that led to world domination by European powers, the wars that changed empires, the ideas that led to independence movements and the effects of global interdependence. The concepts of historical thinking introduced in earlier grades continue to build with students locating and analyzing primary and secondary sources from multiple perspectives to draw conclusions.</td>
<td></td>
</tr>
<tr>
<td>ECONOMICS AND FINANICAL LITERACY</td>
<td>This course explores the fundamentals that guide individuals and nations as they make choices about how to use limited resources to satisfy their wants. More specifically, it examines the ability of individuals to use knowledge and skills to manage limited financial resources effectively for a lifetime of financial security.</td>
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<tr>
<td>CONTEMPORARY WORLD ISSUES</td>
<td>The dynamics of global interactions among nations and regions present issues that affect all humanity. These dynamics include: competing beliefs and goals; methods of engagement; and conflict and cooperation. Contemporary issues have political, economic, social, historic and geographic components. Approaches to addressing global and regional issues reflect historical influences and multiple perspectives. Students can impact global issues through service learning and senior projects.</td>
<td></td>
</tr>
<tr>
<td>WORLD GEOGRAPHY</td>
<td>This course builds on students’ understanding of geography and spatial thinking. Contemporary issues are explored through the lens of geography. In addition to understanding where physical and cultural features are located and why those features are located as they are, students examine the implications of these spatial arrangements.</td>
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**FINANCIAL LITERACY**
The Financial Literacy Standards are further broken down within the grade bands by topics. Each topic is an over-arching idea that organizes and focuses the instruction. Topic definitions are in the chart below:

<table>
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<tr>
<th>TOPIC</th>
<th>TOPIC DESCRIPTION</th>
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</thead>
<tbody>
<tr>
<td><strong>FINANCIAL RESPONSIBILITY AND DECISION MAKING</strong></td>
<td>In the United States’ economy, personal financial decisions rest with the individual. Making responsible decisions related to goals for lifestyle and financial wants fosters financial success and security.</td>
</tr>
<tr>
<td><strong>PLANNING AND MONEY MANAGEMENT</strong></td>
<td>A disciplined personal financial plan is a critical component of financial success. Financial institutions and professionals provide services, expertise and guidance for developing and implementing one’s financial plan.</td>
</tr>
<tr>
<td><strong>INFORMED CONSUMER</strong></td>
<td>Informed purchasing decisions are essential for responsible financial management. Limited protections against some consumer fraud exist in government regulatory agencies and laws. Ultimately, consumers must be informed and vigilant when making purchasing decisions.</td>
</tr>
<tr>
<td><strong>INVESTING</strong></td>
<td>The goal of financial management is to increase one’s net worth. Investing, through a variety of options, is one way to build wealth and increase financial security. Many factors affect investment and retirement plans. Among the many examples are government regulations and global economic and environmental conditions.</td>
</tr>
<tr>
<td><strong>CREDIT AND DEBT</strong></td>
<td>Responsible use of credit is one tool to help achieve financial and lifestyle goals. To advance successfully through financial life stages, a consumer must create, establish and maintain credit worthiness. Disciplined consumers borrow within their means at favorable terms and repay debt responsibly.</td>
</tr>
<tr>
<td><strong>RISK MANAGEMENT AND INSURANCE</strong></td>
<td>As individuals accumulate net worth and establish a standard of living, they assume the risk of loss of income and assets. Use of a risk management plan mitigates the potential loss of income and personal net worth and safeguards personal identity. Risk management products and strategies change over one’s life span.</td>
</tr>
</tbody>
</table>
AMERICAN HISTORY

Theme: This course examines the history of the United States of America from 1877 to the present. The federal republic has withstood challenges to its national security and expanded the rights and roles of its citizens. The episodes of its past have shaped the nature of the country today and prepared it to attend to the challenges of tomorrow. Understanding how these events came to pass and their meaning for today’s citizens is the purpose of this course. The concepts of historical thinking introduced in earlier grades continue to build with students locating and analyzing primary and secondary sources from multiple perspectives to draw conclusions.

TOPIC: HISTORICAL THINKING AND SKILLS

Students apply skills by utilizing a variety of resources to construct theses and support or refute contentions made by others. Alternative explanations of historical events are analyzed and questions of historical inevitability are explored.

CONTENT STATEMENTS:

AH.1 The use of primary and secondary sources of information includes an examination of the credibility of each source.

AH.2 Historians develop theses and use evidence to support or refute positions.

AH.3 Historians analyze cause, effect, sequence and correlation in historical events, including multiple causation and long- and short-term causal relations.²

² Explain how religious and moral knowledge, the worth and dignity of human beings, and the Catholic Church’s teaching on social justice, give meaning to life and shape human activity. (http://www.usccb.org/issues-and-action/faithful-citizenship/forming-

TOPIC: FOUNDING DOCUMENTS

Some documents in American history have considerable importance for the development of the nation. Students use historical thinking to examine key documents which form the basis for the United States of America.

CONTENT STATEMENTS:

AH.4 The Declaration of Independence elaborates on the rights and role of the people in building the foundations of the American nation through the principles of inalienable rights and consent of the people.

AH.5 The Northwest Ordinance elaborates on the rights and role of the people in building the foundations of the American nation through its establishment of natural rights and setting up educational institutions.

AH.6 The U.S. Constitution established the foundations of the American nation and the relationship between the people and their government.

AH.7 The debate presented by the Federalist and Anti-Federalist Papers over protections for individuals and limits on government power resulted in the Bill of Rights. The Bill of Rights provides constitutional protections for individual liberties and limits on governmental power.
TOPIC: INDUSTRIALIZATION AND PROGRESSIVISM
(1877-1920)

Ignited by post-Civil War demand and fueled by technological advancements, large-scale industrialization began in the United States during the late 1800s. Growing industries enticed foreign immigration, fostered urbanization, gave rise to the American labor movement and developed the infrastructure that facilitated the settling of the West. A period of progressive reform emerged in response to political corruption and practices of big business.

CONTENT STATEMENTS:

AH.8. The rise of corporations, heavy industry, mechanized farming and technological innovations transformed the American economy from an agrarian to an increasingly urban industrial society.

AH.9. The rise of industrialization led to a rapidly expanding workforce. Labor organizations grew amidst unregulated working conditions, laissez-faire policies toward big business, and violence toward supporters of organized labor.

AH.10. Immigration, internal migration and urbanization transformed American life culturally, politically, and religiously.

AH.11. Continued settlement by Americans in the West intensified conflict with American Indians and reinforced the policy of the reservation system.

AH.12. Following Reconstruction, old political and social structures reemerged and racial discrimination was institutionalized.

AH.13. The Progressive era and Catholic Social teaching were efforts to address the ills of American society stemming from industrial capitalism, urbanization and political corruption.

TOPIC: FOREIGN AFFAIRS FROM IMPERIALISM TO POST- WORLD WAR I (1898-1930)

The industrial and territorial growth of the United States fostered expansion overseas. Greater involvement in the world set the stage for American participation in World War I and attempts to preserve post-war peace.

CONTENT STATEMENTS:

AH.14. As a result of overseas expansion, the Spanish-American War and World War I, the United States emerged as a world power.

AH.15. After World War I, the United States pursued efforts to maintain peace in the world. However, as a result of the national debate over the Versailles Treaty ratification and the League of Nations, the United States moved away from the role of world peacekeeper and limited its involvement in international affairs.

TOPIC: PROSPERITY, DEPRESSION AND THE NEW DEAL (1919-1941)

The post-World War I period was characterized by economic, social and political turmoil. Post-war prosperity brought about changes to American popular culture. However, economic disruptions growing out the war years led to worldwide depression. The United States attempted to deal with the Great Depression through economic programs created by the federal government.

CONTENT STATEMENTS:

AH.16. Racial intolerance, anti-immigrant attitudes and the Red Scare contributed to social unrest after World War I

AH.17. An improved standard of living for many, combined with technological innovations in communication, transportation and industry,
resulted in social and cultural changes and tensions.

AH.18. Movements such as the Harlem Renaissance, African-American migration, women’s suffrage, religious revival, and Prohibition all contributed to social change.

AH.19. The Great Depression was caused, in part, by the federal government’s monetary policies, stock market speculation, and increasing consumer debt. The role of the federal government expanded as a result of the Great Depression.

TOPIC: FROM ISOLATION TO WORLD WAR (1930-1945)
The isolationist approach to foreign policy meant U.S. leadership in world affairs diminished after World War I. Overseas, certain nations saw the growth of tyrannical governments which reasserted their power through aggression and created conditions leading to the Second World War. After Pearl Harbor, the United States entered World War II, which changed the country’s focus from isolationism to international involvement.

CONTENT STATEMENTS:

AH.20. During the 1930s, the U.S. government attempted to distance the country from earlier interventionist policies in the Western Hemisphere as well as retain an isolationist approach to events in Europe and Asia until the beginning of World War II.

AH.21. United States policy and mobilization of its economic and War II affected American society. Despite mistreatment, marginalized groups played important roles in the war effort while continuing to protest unfair treatment.

TOPIC: THE COLD WAR (1945-1991)
The United States and the Union of Soviet Socialist Republics (U.S.S.R.) emerged as the two strongest powers in international affairs. Ideologically opposed, they challenged one another in a series of confrontations known as the Cold War. The costs of this prolonged contest weakened the U.S.S.R. so that it collapsed due to internal upheavals as well as American pressure. The Cold War had social and political implications in the United States.

CONTENT STATEMENTS:

AH.22. Use of atomic weapons changed the nature of war, altered the balance of power and began the nuclear age.3

AH.23. The United States followed a policy of containment during the Cold War in response to the spread of communism.


AH.25. The Cold War and conflicts in Korea and Vietnam influenced domestic and international politics.

AH.26. The collapse of communist governments in Eastern Europe and the U.S.S.R. brought an end to the Cold War.

TOPIC: SOCIAL TRANSFORMATIONS IN THE UNITED STATES (1945-1994)
A period of post-war prosperity allowed the United States to undergo fundamental social change. Adding to this change was an emphasis on scientific inquiry, the shift from an industrial to a technological/service economy, the impact of mass media, the phenomenon of suburban and Sun Belt migrations, the increase in immigration and the expansion of civil rights.

CONTENT STATEMENTS:

AH.27. Following World War II, the United States experienced a struggle for racial and gender equality and the extension of

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3 *January 2019: Content Statement 22 of American History listed under correct topic (Cold War)
civil rights and religious activism.

AH. 28. The postwar economic boom and advances in science and technology, produced changes in American life.

AH.29. The continuing population flow from cities to suburbs, the internal migrations from the Rust Belt to the Sun Belt, and the increase in immigration resulting from passage of the 1965 Immigration Act have had social and political effects.

AH.30. Political debates focused on the extent of the role of government in the economy, environmental protection, social welfare and national security through faithful citizenship (see link for resources).4

TOPIC: UNITED STATES AND THE POST-COLD WAR WORLD (1991 TO PRESENT) The United States emerged from the Cold War as a dominant leader in world affairs amidst a globalized economy, political terrorism and the proliferation of nuclear weapons.

CONTENT STATEMENTS:

AH.31. Improved global communications, international trade, transnational business organizations, overseas competition and the shift from manufacturing to service industries have impacted the American economy.

AH.32. Focusing on domestic policy, the United States faces ongoing social, political, national security and economic challenges in the post-Cold War world era and following the attacks on September 11, 2001.

AH.33. Focusing on foreign policy, the United States faces ongoing economic, political, military, and social challenges in the post-Cold War era and following the attacks of September 11, 2001.5


5 NOTE: Include the response of the Catholic Church to these challenges.
SOCIAL STUDIES COURSE OF STUDY 2019

AMERICAN GOVERNMENT

**Theme:** Students examine the Founding Documents which form the basis for the United States of America and how the American people govern themselves at national, state and local levels of government is the basis for this course. Students may also impact issues addressed by governments through service learning and senior projects.

**TOPIC: CIVIC INVOLVEMENT**

Students can engage societal problems and participate in opportunities to contribute to the common good through governmental and nongovernmental channels.

**CONTENT STATEMENTS:**

**AG.1.** Opportunities for civic engagement within the structures of government are made possible through political and public policy processes.

**AG.2.** Political parties, interest groups and the media provide opportunities for civic involvement through various means.⁶

**TOPIC: CIVIC PARTICIPATION AND SKILLS**

Democratic government is enhanced when individuals exercise the skills to effectively participate in civic affairs.

**CONTENT STATEMENTS:**

**AG.3.** Issues can be analyzed through the critical use of credible sources.

**AG.4.** The processes of persuasion, compromise, consensus building and negotiation contribute to the democratic process.

**TOPIC: BASIC PRINCIPLES OF THE U.S. CONSTITUTION**

Principles related to representative democracy are reflected in the articles and amendments of the U.S. Constitution and provide structure for the government of the United States.

**CONTENT STATEMENTS:**

**AG.5.** As the supreme law of the land, the U.S. Constitution incorporates basic principles that help define the government of the United States as a federal republic including its structure, powers and relationship with the governed.

**AG.6.** The Federalist Papers and the Anti-Federalist Papers framed the national debate over the basic principles of government encompassed by the Constitution of the United States and led to the adoption of the Bill of Rights.

**AG.7.** Constitutional government in the United States has changed over time as a result of amendments to the U.S. Constitution, Supreme Court decisions, legislation and informal practices.

**AG.8.** The Bill of Rights was drafted to ensure the protection of civil liberties of the people and place limits on the federal government.

**AG.9.** The constitutional amendments known collectively as the Reconstruction Amendments extended new constitutional protections to African Americans, though the struggle to fully achieve equality would continue.

**AG.10.** Constitutional amendments have provided for civil rights such as suffrage for disenfranchised groups.

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⁶ Explain how religious and moral knowledge, the worth and dignity of human beings, the Catholic Church’s teaching on social justice, give meaning to life and shape human activity. [http://www.usccb.org/issues-and-action/faithful](http://www.usccb.org/issues-and-action/faithful)
AG.11. Constitutional amendments have altered provisions for the structure and functions of the federal government.

TOPIC: STRUCTURE AND FUNCTIONS OF THE FEDERAL GOVERNMENT

Three branches compose the basic structure of the federal government. Public policy is created through the making of laws, the execution of the laws and the adjudication of disputes under the laws.

CONTENT STATEMENTS:

AG.12. Law and public policy are created and implemented by three branches of government; each functions with its own set of powers and responsibilities.

AG.13. The political process creates a dynamic interaction among the three branches of government in addressing current issues.

TOPIC: ROLE OF THE PEOPLE

The government of the United States protects the freedoms of its people and provides opportunities for citizens to participate in the political process.

CONTENT STATEMENTS:

AG.14. In the United States, people have rights that protect them from undue governmental interference. Rights carry responsibilities that help define how people use their rights and that require respect for the rights, dignity and worth of others.

AG.15. Historically, the United States has struggled with majority rule and the extension of minority rights. As a result of this struggle, the government has increasingly extended civil rights to marginalized groups and broadened opportunities for participation.

TOPIC: OHIO’S STATE AND LOCAL GOVERNMENTS

The State of Ohio acts within the framework of the U.S. Constitution and extends powers and functions to local governments.

CONTENT STATEMENTS:

AG.16. As a framework for the state, the Ohio Constitution has similarities and differences to the federal Constitution; it was changed in 1851 to address difficulties governing the state.

AG.17. Individuals in Ohio have a responsibility to assist state and local governments as they address relevant and often controversial problems that directly affect their communities.

TOPIC: PUBLIC POLICY

Federal, state and local governments address problems and issues by making decisions, creating laws, enforcing regulations and taking action.

CONTENT STATEMENTS:

AG.18. A variety of entities within the three branches of government, at all levels, address public policy issues that arise in domestic and international affairs.

AG.19. Individuals and organizations play a role within federal, state and local governments in helping to determine public (domestic and foreign) policy based on the influence of both secular and religious organizations.
TOPIC: GOVERNMENT AND THE ECONOMY

The actions of government play a major role in the flow of economic activity. Governments consume and produce goods and services. Fiscal and monetary policies, as well as economic regulations, provide the means for government intervention in the economy.

CONTENT STATEMENTS:

AG.20. The federal government uses spending and tax policy to maintain economic stability and foster economic growth. Regulatory actions carry economic costs and benefits.

AG.21. The Federal Reserve System uses monetary tools to regulate the nation’s money supply and moderate the effects of expansion and contraction in the economy.
MODERN WORLD HISTORY

Theme: This course examines world events from 1600 to the present. It explores the impact of the democratic and industrial revolutions, the forces that led to world domination by European powers, the wars that changed empires, the ideas that led to independence movements and the effects of global interdependence. The concepts of historical thinking introduced in earlier grades continue to build with students locating and analyzing primary and secondary sources from multiple perspectives to draw conclusions.

TOPIC: HISTORICAL THINKING AND SKILLS

Students apply skills by utilizing a variety of resources to construct theses and support or refute contentions made by others. Alternative explanations of historical events are analyzed and questions of historical inevitability are explored.

CONTENT STATEMENTS:

MWH.1. The use of primary and secondary sources of information includes an examination of the credibility of each source.
MWH.2. Historians develop theses and use evidence to support or refute positions.
MWH.3. Historians analyze cause, effect, sequence, and correlation in historical events, including multiple causation and long- and short-term causal relations. 

TOPIC: AGE OF ENLIGHTENMENT (1600-1800)

The Age of Enlightenment developed from the Scientific Revolution of the 16th and 17th centuries. A new focus on reasoning was used to understand social, political and economic institutions.

CONTENT STATEMENTS:

MWH.4. The Scientific Revolution impacted religious, political, and cultural institutions by challenging how people viewed the world.

MWH.5. Enlightenment ideas regarding human nature and society challenged religious authority, absolute rule and mercantilism.

MWH.6. Enlightenment ideas on the relationship of the individual and the government influenced the American and French Revolutions.

TOPIC: AGE OF REVOLUTIONS (1750-1914)

The Age of Revolutions was a period of two world-encompassing and interrelated developments: the democratic revolution and the industrial revolution. Both had political, economic, religious, and social consequences on a global scale.

CONTENT STATEMENTS:

MWH.7. The American and French Revolutions influenced Latin American revolutions for independence.
MWH.8. Industrialization had social, political, religious, and economic effects on Western Europe and the world.

TOPIC: IMPERIALISM (1800-1914)

The industrialized nations embarked upon a competition for overseas empires that had profound implications for the entire world. This "new imperialism" focused on the underdeveloped world and led to the domination and exploitation of Asia, Africa and Latin America.

CONTENT STATEMENTS:

MWH.9. Imperial expansion had political, economic, religious, and social roots.
MWH.10. Imperialism involved land acquisition, extraction of raw materials, spread of Western values and direct political control.

\[\text{Explain how religious and moral knowledge, the worth and dignity of human beings, the Catholic Church's teaching on social justice, give meaning to life and shape human activity.}\]

(http://www.usccb.org/issues-and-action/faithful-citizenship/forming-consciences-for-faithful-citizenship-part-two.cfm)
MWH.11. The consequences of imperialism were viewed differently by the colonizers and the colonized.

**TOPIC: ACHIEVEMENTS AND CRISES (1900-1945)**

The first half of the 20th century was one of rapid technological advances. It was a period when the tensions between industrialized nations resulted in World War I and set the stage for World War II. While World War II transformed the balance of world power, it was the most destructive and costly war in terms of human casualties and material resources expended.

**CONTENT STATEMENTS:**

MWH.12. Advances in technology, communication and transportation improved lives, but also had negative consequences.

MWH.13. The causes of World War I included militarism, imperialism, nationalism and alliances.

MWH.14. The consequences of World War I and the worldwide depression set the stage for the Russian Revolution, the rise of totalitarianism, aggressive Axis expansion and the policy of appeasement which in turn led to World War II.

MWH.15. Oppression and discrimination resulted in the Armenian Genocide during World War I and the Holocaust during World War II.

MWH.16. World War II devastated most of Europe and Asia, led to the occupation of Eastern Europe and Japan, and began the atomic age.


Conflicting political and economic ideologies after World War II resulted in the Cold War. The Cold War overlapped with the era of decolonization and national liberation.

**CONTENT STATEMENTS:**

MWH.17. The United States and the Soviet Union became superpowers and competed for global influence.

MWH.18. Treaties and agreements at the end of World War II changed national boundaries and created multinational organizations.

MWH.19. Religious diversity, the end of colonial rule and rising nationalism have led to regional conflicts in the Middle East.

MWH.20. Postwar global politics led to the rise of nationalist movements in Africa and Southeast Asia.

MWH.21. Political and social struggles have resulted in expanded rights and freedoms for women and indigenous peoples.

MWH.22. The break-up of the Soviet Union ended the Cold War and created challenges for its former allies, the former Soviet republics, Europe, the United States and the non-aligned world.

MWH.23. Regional and ethnic, religious conflicts in the post-Cold War era have resulted in acts of terrorism, genocide and ethnic cleansing.

MWH.24. Political, religious, and cultural groups have struggled to achieve self-governance and self-determination.

MWH.25. Emerging economic powers and improvements in technology have created a more interdependent global economy.

MWH.26. Proliferation of nuclear weapons has created a challenge to world peace.

MWH.27. The rapid increase of global population, coupled with an increase in life expectancy and mass migrations have created societal and governmental challenges.

MWH.28. Environmental concerns, impacted by population growth and heightened by international competition for the world's energy supplies, have resulted in a new environmental consciousness and a movement for the sustainability of the world's resources.③

③ Focus on the teachings found in the ENCYCLICAL LETTER LAUDATO SI’ of the holy father Pope FRANCIS on care for our common home.
ECONOMICS AND FINANCIAL LITERACY

Theme: This course explores the fundamentals that guide individuals and nations as they make choices about how to use limited resources to satisfy their wants. More specifically, it examines the ability of individuals to use knowledge and skills to manage limited financial resources effectively for a lifetime of financial security.

TOPIC: ECONOMIC DECISION MAKING AND SKILLS

Economic decision making relies on the analysis of data. Economists use data to explain trends and decide among economic alternatives. Individuals use data to determine the condition of their finances and to make savings and investment decisions.

CONTENT STATEMENTS:

EFL.1. Economists analyze multiple sources of data to predict trends, make inferences and arrive at conclusions.

EFL.2. Reading financial reports (bank statements, stock market reports, mutual fund statements) enables individuals to make and analyze decisions about personal finances.⁹

TOPIC: FUNDAMENTALS OF ECONOMICS

Productive resources are limited and allocated in a variety of different ways. An efficient way to allocate productive resources is through markets.

CONTENT STATEMENTS:

EFL.3. People cannot have all the goods and services they want and, as a result, must choose some things and give up others.

EFL.4. Different economic systems (traditional, market, command, and mixed) utilize different methods to allocate limited resources.

EFL.5. Markets exist when consumers and producers interact. When supply or demand changes, market prices adjust. Those adjustments send signals and provide incentives to consumers and producers to change their own decisions.

EFL.6. Competition among sellers lowers costs and prices, and encourages producers to produce more of what consumers are willing and able to buy. Competition among buyers increases prices and allocates goods and services to those people who are willing and able to pay the most for them.

TOPIC: GOVERNMENT AND THE ECONOMY

The health of a nation’s economy is influenced by governmental policy. Fiscal policy can be used to spur economic growth. Monetary policy can be used to moderate fluctuations in the business cycle.

CONTENT STATEMENTS:

EFL.7. A nation’s overall level of economic well-being is determined by the interaction of spending and production decisions made by all households, firms, government agencies and others in the economy. Economic well-being can be assessed by analyzing economic indicators gathered by the government.

EFL.8. Economic policy decisions made by governments result in both intended and unintended consequences.

⁹ Explain how religious and moral knowledge, the worth and dignity, justice, give meaning to life and shape human activity. (http://www.usccb.org/issues-and-action/faithful-citizenship/forming-consciences-for-faithful-citizenship-part-two.cfm)
TOPIC: GLOBAL ECONOMY
Global issues and events influence economic activities.

CONTENT STATEMENTS:
EFL.9. When regions and nations use comparative advantage to produce at the lowest cost and then trade with others, production, consumption and interdependence increase.
EFL.10. Government actions, such as tariffs, quotas, subsidies, trade agreements and membership in multinational economic organizations, significantly impact international trade.

TOPIC: WORKING AND EARNING
Employment provides a means of creating personal income.

CONTENT STATEMENTS:
EFL.11. Income is determined by many factors including individual skills and abilities, work ethic and market conditions.
EFL.12. Employee earning statements include information about gross wages, benefits, taxes and other deductions.

TOPIC: FINANCIAL RESPONSIBILITY AND MONEY MANAGEMENT
Responsible personal finance decisions are based upon reliable information and used to reach personal goals.

CONTENT STATEMENTS:
EFL.13. Financial decision-making involves considering alternatives by examining costs and benefits.
EFL.14. A personal financial plan includes financial goals and a budget, including spending on goods and services, savings and investments, insurance and philanthropy.
EFL.15. Different payment methods have advantages and disadvantages.

TOPIC: SAVING AND INVESTING
Saving and investing strategies help individuals achieve personal financial goals.

CONTENT STATEMENTS:
EFL.16. Saving and investing help to build wealth.
EFL.17. Savings can serve as a buffer against economic hardship.
EFL.18. Different costs and benefits are associated with saving and investing alternatives.
EFL.19. Banks, brokerages and insurance companies provide access to investments such as certificates of deposit, stocks, bonds and mutual funds.

TOPIC: CREDIT AND DEBT
Credit and debt can be used to achieve personal financial goals.

CONTENT STATEMENTS:
EFL.20. There are costs and benefits associated with various sources of credit available from different types of financial institutions.
EFL.21. Credit and debt can be managed to maintain credit worthiness.
EFL.22. Consumer protection laws provide financial safeguards.

TOPIC: RISK MANAGEMENT
There are various strategies to help protect personal assets and wealth.

CONTENT STATEMENTS:
EFL.23. Property and liability insurance protect against risks associated with use of property.
EFL.24. Health, disability and life insurance protect against risks associated with increased expenses and loss of income.
EFL.25. Steps can be taken to safeguard one's personal financial information and reduce the risk of loss.
CONTEMPORARY WORLD ISSUES

**Theme:** The dynamics of global interactions among nations and regions present issues that affect all humanity. These dynamics include: competing beliefs and goals; methods of engagement; and conflict and cooperation. Contemporary issues have political, economic, social, historic and geographic components. Approaches to addressing global and regional issues reflect historical influences and multiple perspectives. Students can impact global issues through service learning and senior projects.

**TOPIC: GLOBAL CONNECTIONS**

The 21st century is characterized by changing circumstances as new economies emerge and new technologies change the way people interact. Issues related to health, economics, security and the environment are universal.

**CONTENT STATEMENTS:**

CWI.1. Trade, alliances, treaties and international organizations contribute to the increasing interconnectedness of nations and peoples in the 21st century.

CWI.2. Advances in communications technology have profound effects on the ability of governments, interest groups, individuals and the media to share information across national and cultural borders.10

**TOPIC: CIVIC PARTICIPATION AND SKILLS**

Individuals and groups have the capacity to engage with others to impact global issues.

**CONTENT STATEMENTS:**

CWI.3. Individuals can evaluate media messages that are constructed using particular tools, characteristics and conventions for unique purposes. Different communication methods affect how people define and act on issues.

CWI.4. Individuals can assess how effective communicators address diverse audiences.

CWI.5. Individuals can identify, assess and evaluate world events, engage in deliberative civil debate and influence public processes to address global issues.

CWI.6. Effective civic participation involves identifying problems or dilemmas proposing appropriate solutions, formulating action plans, and assessing the positive and negative results of actions taken.

CWI.7. Individuals can participate through non-governmental organizations to help address humanitarian needs.

**TOPIC: CIVIL AND HUMAN RIGHTS**

There are challenges to civil rights and human rights throughout the world. Politics, economics, religious, and culture can all influence perceptions of civil and human rights.

**CONTENT STATEMENTS:**

CWI.8. Beliefs about civil and human rights vary among social and governmental systems.

CWI.9. Nations and international organizations pursue their own interests on issues related to civil and human

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10 Explain how religious and moral knowledge, the worth and dignity of human beings, the Catholic Church’s teaching on social justice, give meaning to life and shape human activity. (http://www.usccb.org/issues-action/faithful-citizenship/faithful-citizenship-part-two.cfm)
rights, resulting in both conflict and cooperation particularly as it relates to injustices against minority groups.

CWI.10. Modern instances of genocide and ethnic cleansing present individual, organizational and national issues related to the responsibilities of participants and non-participants.

TOPIC: SUSTAINABILITY
An increasingly global society is faced with the interdependency of ecological, social and economic systems. The functioning of these systems determines the sustainability of natural and human communities at local, regional, national and global levels.

CONTENT STATEMENTS:
- CWI.11. Decisions about human activities made by individuals and societies have implications for both current and future generations, including intended and unintended consequences.
- CWI.12. Sustainability issues are interpreted and treated differently by people viewing them from various political, economic and cultural perspectives.
- CWI.13. International associations and nongovernmental organizations offer means of collaboration to address sustainability issues on local, national and international levels.

TOPIC: TECHNOLOGY
Technological advances present issues related to costs, distribution of benefits, ethical considerations, and intended and unintended consequences.

CONTENT STATEMENTS:
- CWI.14. The development and use of technology influences economic, political, ethical and social issues.
- CWI.15. Technologies inevitably involve trade-offs between costs and benefits. Decisions about the use of products and systems can result in intended and unintended consequences.

TOPIC: NATIONAL SECURITY AND INTERNATIONAL DIPLOMACY
The political, economic and social goals of nations, international associations and nongovernmental organizations may be incompatible with each other and lead to conflicts.

CONTENT STATEMENTS:
- CWI.16. Nations seek to ensure the security of their geographic territories, political institutions, economic systems and ways of life. Maintaining security has political, social and economic costs.
- CWI.17. Economic, political and social differences between global entities can lead to conflict unless mitigated through diplomacy or cooperative efforts.
- CWI.18. Individuals and organizations work within, or outside of, established systems of power, authority and governance to influence their own security and the security of others.

TOPIC: THE GLOBAL ECONOMY
The global economy is an international marketplace fueled by competition, trade and integration.

CONTENT STATEMENTS:
- CWI.19. The global economy creates advantages and disadvantages for different segments of the world’s population.
- CWI.20. Trade agreements, multinational organizations, embargoes and protectionism impact markets.
- CWI.21. The distribution of wealth and economic power among countries changes over time.
- CWI.22. The global economy creates interdependence so that economic circumstances in one country impact events in other countries.
WORLD GEOGRAPHY

**Theme:** This course builds on students' understanding of geography and spatial thinking. Contemporary issues are explored through the lens of geography. In addition to understanding where physical and cultural features are located and why those features are located as they are, students examine the implications of these spatial arrangements.

**TOPIC: SPATIAL THINKING AND SKILLS**

The ability to use geographic tools to locate data spatially enables people to gain a better understanding of contemporary issues. Investigations of spatial information provide guidance in solving global problems.

**CONTENT STATEMENTS:**

**WG.1.** Properties and functions of geographic representations (e.g., maps, globes, graphs, diagrams, Internet-based mapping applications, geographic information systems, global positioning systems, remote sensing, and geographic visualizations) affect how they can be used to represent, analyze and interpret geographic patterns and processes.

**WG.2.** Geographic representations and geospatial technologies are used to investigate, analyze and communicate the results of geographic problem solving.

**TOPIC: ENVIRONMENT AND SOCIETY**

Humans adapt to and modify the environment and shape the landscape through their interaction with the land. This has both positive and negative effects on the environment.

**CONTENT STATEMENTS:**

**WG.3.** Human modifications of the physical environment in one place often lead to changes in other places (e.g., construction of a dam provides downstream flood control, construction of a city by-pass reduces commercial activity in the city center, implementation of dry farming techniques in a region leads to new transportation links and hubs).

**WG.4.** Human societies use a variety of strategies to adapt to the opportunities and constraints presented by the physical environment (e.g., farming in flood plains and terraced farming, building hydroelectric plants by waterfalls and constructing hydroelectric dams, using solar panels as heat source and using extra insulation to retain heat).

**WG.5.** Physical processes influence the formation and distribution of renewable, nonrenewable, and flow resources (e.g., tectonic activity plays a role in the formation and location of fossil fuels erosion plays a role in the formation of sedimentary rocks, rainfall patterns affect regional drainage patterns).

**WG.6.** There are costs and benefits of using renewable, nonrenewable, and flow resources (e.g., availability, sustainability, environmental impact, expense).

**WG.7.** Human interaction with the environment is affected by cultural characteristics (e.g., plowing with oxen or with tractors, development of water resources for industry or recreation, resource conservation or development).

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12 Explain how religious and moral knowledge, the worth and dignity of human beings, the Catholic Church’s teaching on social justice, give meaning to life and shape human activity. (http://www.usccb.org/issues-and-action/faithful-citizenship/forming-consciences-for-faithful-citizenship-part-two.cfm)
TOPIC: MOVEMENT
People interact with other people, places, and things every day of their lives. They travel from one place to another; they communicate with each other; and they rely upon products, information, and ideas that come from beyond their immediate environment.

CONTENT STATEMENTS:
WG.8. Physical, cultural, economic, and political factors contribute to human migrations (e.g., drought, religious conflicts, job opportunities, immigration laws).
WG.9. Human migrations impact physical and human systems (e.g., stress on food supplies in refugee camps, removal of natural obstacles to movement, harvest productivity and migrant labor, calls for an official language in countries with high immigration, reduction in city tax revenues due to urban migration).
WG.10. Activities and patterns of trade and communication create interdependence among countries in different regions (e.g., seed corn grown in Iowa and planted in South America, high-definition televisions manufactured in Japan and viewed in the United States, news outlets from many countries available around the world via the Internet, instant access to data affects stock markets in different countries).

TOPIC: REGION
A region is an area on the earth’s surface that is defined by certain unifying characteristics which give it a measure of homogeneity and distinguish it from surrounding areas. The unifying characteristics may be physical or cultural. Regions change over time.

CONTENT STATEMENTS:
WG.11. Criteria are used to organize regions and as the criteria change, the identified regions change (e.g., types of economic activities, ethnic groups, natural vegetation).

WG.12. The characteristics of regions change over time and there are consequences related to those changes (e.g., industrial belt to rust belt, pristine locations to tourist attractions, colony to independent state).
WG.13. There are interconnections within and among physical and human regions (e.g., river systems, transportation linkages, common currency).
WG.14. Regions are used as a basis to analyze global geographic issues (e.g., desertification, political disputes, economic unions).

TOPIC: HUMAN SETTLEMENT
People live in settlements, which vary in size, composition, location, arrangement, and function. These settlements are the focus of most aspects of human life including economic activities, transportation systems, governance, communications and culture. Human settlements differ between regions, places and over time.

CONTENT STATEMENTS:
WG.15. Patterns of settlement change over time in terms of functions, sizes, and spatial patterns (e.g., a canal town becomes an industrial city, a rural area becomes a transportation hub, cities merge into a megalopolis).
WG.16. Urbanization provides opportunities and challenges for physical and human systems in cities and their surrounding regions (e.g., development of suburbs, loss of habitat, central markets, squatter settlements on city outskirts, regional specialization in services or products, creation of ethnic enclaves).
TOPIC: GLOBALIZATION
The modern world is said to be “shrinking” or “flattening” through the processes of globalization. The scale and speed of global interactions continue to increase in fields such as technology, markets, information sharing and telecommunication. Globalization has impacted human-environmental interactions, has affected the movement of people, products and ideas, and has implications for what constitutes a region and connections among existing regions.

CONTENT STATEMENTS:

WG.17. Globalization has shaped new cultural, economic, and political ideas and entities (e.g., universal human rights, European Union, terrorist networks)

WG.18. Globalization has cultural, economic, physical and political consequences (e.g., Internet access increases availability of information, outsourcing leads to regional unemployment, development of infrastructure impacts local ecosystems and economies, computer hacking into sensitive databases leads to insecurity).

WG.19. Global trade and communication systems reduce the effect of time on the distribution of goods, services, and information (e.g., reliance on local foods versus global trade in perishable foods, online brokering versus personal brokers, Internet access versus library access.)
FINANCIAL LITERACY STANDARDS – HIGH SCHOOL

Financial Literacy is defined as the ability to read, analyze, manage and communicate about personal financial conditions that affect one's material well-being. It includes the ability to discern financial choices, discuss money and financial issues without (or despite) discomfort, plan for the future and respond completely to life events that affect every day financial decisions, including events in the general economy.

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| **FINANCIAL RESPONSIBILITY AND DECISION MAKING** | 1. Financial responsibility entails being accountable for managing money to satisfy one’s current and future economic choices.  
2. Financial responsibility involves life-long decision-making strategies which include consideration of alternatives and consequences.  
3. Competencies (knowledge and skills), commitment (motivation and enthusiasm), competition (globalization and automation), training, work ethic, abilities and attitude are all factors impacting one’s earning potential and employability.  
4. Income sources include job earnings and benefits, entrepreneurship, saving and investment earnings, government payments, grants, inheritances, etc. Workers can experience dramatic income dips and spikes from month to month.  
5. Taxes, retirement, insurance, employment benefits, and both voluntary and involuntary deductions impact take-home pay. |
| **PLANNING AND MONEY MANAGEMENT**     | 6. Financial responsibility includes the development of a spending and savings plan (personal budget).  
7. Financial institutions offer a variety of products and services to address financial responsibility.  
8. Financial experts provide guidance and advice on a wide variety of financial issues.  
9. Planning for and paying local, state and federal taxes is a financial responsibility.  
10. Tax payers may save money by understanding and using tax credits and deductions. |
| **INFORMED CONSENT**                  | 11. An informed consumer makes decisions on purchases that may include a decision-making strategy to determine if purchases are within their budget.  
12. Consumer advocates, organizations and regulations provide important information and help protect against potential consumer fraud.  
13. Part of being an informed consumer is knowing how to utilize financial services and risk management tools, as well as comparing consumer lending terms and conditions and reading financial statements. |
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| **INVESTING**                 | 16. Using key investing principles one can achieve the goal of increasing net worth.  
17. Investment strategies must take several factors into consideration including the time horizon of the investment, the degree of diversification, the investor’s risk tolerance, how the assets are selected and allocated, product costs, fees, tax implications and the time value of money.  
18. Government agencies are charged with regulating providers of financial services to help protect investors.  |
| **CREDIT AND DEBT**           | 19. Credit is a contractual agreement in which a borrower receives something of value now and agrees to repay to lender at some later date.  
20. Debt is an obligation owed by one party to a second party.  
21. Effectively balancing credit and debt helps one achieve some short and long-term goals.  
22. Financial documents and contractual obligations inform the consumer and define the terms and conditions of establishing credit and incurring debt.  
23. Many options exist for paying for post-secondary education opportunities.  |
| **RISK MANAGEMENT AND INSURANCE** | 24. A risk management plan can protect consumers from the potential loss of personal and/or business assets or income.  
25. Safeguards exist that help protect one’s identity.  
26. Diversification of assets is one way to manage risk.  
27. A comprehensive insurance plan (health, life, disability, auto, homeowners, renters, liability, etc.) serves as a safeguard against potential loss.  |