Social Studies
K-8 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>
<thead>
<tr>
<th>Name</th>
<th>School</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>Austin Kidd</td>
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</tr>
<tr>
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<td>All Saints Academy</td>
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</tr>
<tr>
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</tr>
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<td>Pam Eitel</td>
<td>Holy Spirit Elementary</td>
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</tr>
<tr>
<td>Ray Kidd</td>
<td>Notre Dame Elementary</td>
<td><a href="mailto:rkidd@notredaeschools.com">rkidd@notredaeschools.com</a></td>
</tr>
<tr>
<td>Sherry Blackburn</td>
<td>Notre Dame Elementary</td>
<td><a href="mailto:sblackbu@cdeducation.org">sblackbu@cdeducation.org</a></td>
</tr>
</tbody>
</table>

### High Schools

<table>
<thead>
<tr>
<th>Name</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Dwight Etgen</td>
<td>Bishop Ready High School</td>
<td><a href="mailto:detgen3@cdeducation.org">detgen3@cdeducation.org</a></td>
</tr>
<tr>
<td>Jack Gibbons</td>
<td>St Charles Preparatory High School</td>
<td><a href="mailto:jgibbons@scprep.org">jgibbons@scprep.org</a></td>
</tr>
<tr>
<td>Lance Clarke</td>
<td>Bishop Watterson High School</td>
<td><a href="mailto:lclarke@cdeducation.org">lclarke@cdeducation.org</a></td>
</tr>
<tr>
<td>Shannon Howard</td>
<td>Bishop Hartley High School</td>
<td><a href="mailto:showard1@cdeducation.org">showard1@cdeducation.org</a></td>
</tr>
<tr>
<td>Steve Ulry</td>
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<tr>
<td>Susan Streitenberger</td>
<td>Office of Catholic Schools</td>
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</tr>
</tbody>
</table>
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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;
Social Studies: K-8

- 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;
- 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](https://ohiolaws.org). 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%20202017.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_lxiii_enc_15051891_rerum-novarum.html](http://w2.vatican.va/content/leo-xiii/en/encyclicals/documents/hf_lxiii_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.

Assessment Tools

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.
HOW TO READ SOCIAL STUDIES STANDARDS, K-8

KINDERGARTEN – GRADE 8
The standards for Ohio’s Learning Standards for Social Studies for grades K-8 are organized by Strands, Themes, Topics and Content Statements.

STRANDS
The four disciplines within the social studies: History, Geography, Government and Economics.

THEMES
A theme is the focus for a particular grade level or the descriptive narrative of a high school course syllabus.
Example from Grade 2: People Working Together

TOPICS
The different aspects of content within a strand. Geography example: Human Systems

CONTENT STATEMENTS
The essential knowledge students should learn at each grade level or within each course.

Example from Grade 8: 20. The U.S. Constitution established a federal republic, providing a framework for a national government with elected representatives, separation of powers, and checks and balances.
HISTORY
Students use materials drawn from the diversity of human experience to analyze and interpret significant events, patterns and themes in the history of Ohio, the United States and the world.

GEOGRAPHY
Students use knowledge of geographic locations, patterns and processes to show the interrelationship between the physical environment and human activity and to explain the interactions that occur in an increasingly interdependent world. Students use knowledge of perspectives, practices and products of cultural, ethnic and social groups to analyze the impact of their commonality and diversity within local, national, regional and global settings.

GOVERNMENT
Students use knowledge of the purposes, structures and processes of political systems at the local, state, national and international levels to understand that people create systems of government as structures of power and authority to provide order, maintain stability and promote the general welfare. They use knowledge of the rights and responsibilities of citizenship to examine and evaluate civic ideals and to participate in community life and the American democratic system.

ECONOMICS
Students use economic reasoning skills and knowledge of major economic concepts, issues and systems in order to make informed choices as producers, consumers, savers, investors, workers and citizens in an interdependent world.

FINANCIAL LITERACY
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.
SKILLS DESCRIPTIONS: K–8
Topics within Ohio’s Learning Standards for Social Studies include civic literacy, financial and economic literacy and global awareness. Skills such as problem-solving, communication, media literacy and leadership are further developed within the model curriculum.

<table>
<thead>
<tr>
<th>STRAND</th>
<th>SKILLS</th>
<th>SKILL DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>HISTORY</td>
<td>Historical Thinking and Skills</td>
<td>Historical thinking begins with a clear sense of time – past, present and future – and becomes more precise as students progress. Historical thinking includes skills such as locating, researching, analyzing and interpreting primary and secondary sources so that students can begin to understand the relationships among events and draw conclusions.</td>
</tr>
<tr>
<td>GEOGRAPHY</td>
<td>Spatial Thinking and Skills</td>
<td>Spatial thinking examines the relationships among people, places and environments by mapping and graphing geographic data. Geographic data are compiled, organized, stored and made visible using traditional and geospatial technologies. Students need to be able to access, read, interpret and create maps and other geographic representations as tools of analysis.</td>
</tr>
<tr>
<td>GOVERNMENT</td>
<td>Civic Participation and Skills</td>
<td>Civic participation embraces the ideal that an individual actively engages in his or her community, state or nation for the common good. Students need to practice effective communication skills including negotiation, compromise and collaboration. Skills in accessing and analyzing information are essential for citizens in a democracy.</td>
</tr>
<tr>
<td>ECONOMICS</td>
<td>Economic Decision Making and Skills</td>
<td>Effective economic decision making requires students to be able to reason logically about key economic issues that affect their lives as consumers, producers, savers, investors and citizens. Economic decision making and skills engage students in the practice of analyzing costs and benefits, collecting and organizing economic evidence and proposing alternatives to economic problems.</td>
</tr>
<tr>
<td></td>
<td>Financial Literacy</td>
<td>Financial literacy is the ability of individuals to use knowledge and skills to manage limited financial resources effectively for lifetime financial security.</td>
</tr>
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</table>

Social Studies Course of Study 2019
**TOPIC DESCRIPTIONS: K-8**

<table>
<thead>
<tr>
<th>STRAND</th>
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</thead>
<tbody>
<tr>
<td>HISTORY</td>
<td>Historical Thinking and Skills</td>
<td>Historical thinking begins with a clear sense of time, past, present and future, and becomes more precise as students progress. Historical thinking includes skills such as locating, researching, analyzing and interpreting primary and secondary sources so that students can begin to understand the relationships among events and draw conclusions.</td>
</tr>
<tr>
<td></td>
<td>Heritage</td>
<td>Ideas and events from the past have shaped the world as it is today. The actions of individuals and groups have made a difference in the lives of others.</td>
</tr>
<tr>
<td></td>
<td>Early Civilizations</td>
<td>The eight features of civilizations include cities, well-organized central governments, complex religions, job specialization, social classes, arts and architecture, public works and writing. Early peoples developed unique civilizations. Several civilizations established empires with legacies influencing later peoples.</td>
</tr>
<tr>
<td></td>
<td>Feudalism and Transitions</td>
<td>Feudalism developed as a political system based on small local units controlled by lords bound by an oath of loyalty to a monarch. The decline of feudalism in Europe resulted from interactions between the Muslim world and European states. These interactions influenced the rise of new ideas and institutions.</td>
</tr>
<tr>
<td></td>
<td>First Global Age</td>
<td>The transoceanic linking of all the major regions of the world led to economic, political, cultural and religious transformations.</td>
</tr>
<tr>
<td></td>
<td>Colonization to Independence</td>
<td>European countries established colonies in North America as a means of increasing wealth and power. As the English colonies developed their own governments and economies, they resisted domination by the monarchy, rebelled and fought for independence.</td>
</tr>
<tr>
<td></td>
<td>A New Nation</td>
<td>The United States shifted in governing philosophy from a loosely organized system characterized by strong state powers to a federal system.</td>
</tr>
<tr>
<td></td>
<td>Expansion</td>
<td>The addition of new territories and economic and industrial development contributed to the growth of sectionalism in the United States.</td>
</tr>
<tr>
<td></td>
<td>Civil War and Reconstruction</td>
<td>Sectional differences divided the North and South prior to the American Civil War. Both the American Civil War and resulting period of Reconstruction had significant consequences for the nation.</td>
</tr>
<tr>
<td>STRAND</td>
<td>TOPIC</td>
<td>TOPIC DESCRIPTION</td>
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</tr>
<tr>
<td>GEOGRAPHY</td>
<td>Spatial Thinking and Skills</td>
<td>Spatial thinking examines the relationships among people, places and environments by mapping and graphing geographic data. Geographic data are compiled, organized, stored and made visible using traditional and geospatial technologies. Students need to be able to access, read, interpret and create maps and other geographic representations as tools of analysis.</td>
</tr>
<tr>
<td></td>
<td>Places and Regions</td>
<td>A place is a location having distinctive characteristics, which give it meaning and character and distinguish it from other locations. A region is an area with one or more common characteristics, which give it a measure of homogeneity and make it different from surrounding areas. Regions and places are human constructs.</td>
</tr>
<tr>
<td></td>
<td>Human Systems</td>
<td>Human systems represent the settlement and structures created by people on Earth’s surface. The growth, distribution and movements of people are driving forces behind human and physical events. Geographers study patterns in cultures and the changes that result from human processes, migrations and the diffusion of new cultural traits.</td>
</tr>
<tr>
<td>GOVERNMENT</td>
<td>Civic Participation and Skills</td>
<td>Civic participation embraces the ideal that an individual actively engages in his or her community, state or nation for the common good. Students need to practice effective communication skills including negotiation, compromise and collaboration. Skills in accessing and analyzing information are essential for citizens in a democracy.</td>
</tr>
<tr>
<td></td>
<td>Rules and Laws</td>
<td>Rules play an important role in guiding behavior and establishing order in families, classrooms and organizations. Laws are enacted by governments to perform similar functions.</td>
</tr>
<tr>
<td></td>
<td>Roles and Systems of Government</td>
<td>The purpose of government in the United States is to establish order, protect the rights of individuals and promote the common good. Governments may be organized in different ways and have limited or unlimited powers.</td>
</tr>
<tr>
<td>ECONOMICS</td>
<td>Economic Decision Making and Skills</td>
<td>Effective economic decision making requires students to be able to reason logically about key economic issues that affect their lives as consumers, producers, savers, investors and citizens. Economic decision-making and skills engage students in the practice of analyzing costs and benefits, collecting and organizing economic evidence and proposing alternatives to economic problems.</td>
</tr>
<tr>
<td></td>
<td>Scarcity</td>
<td>There are not enough resources to produce all the goods and services that people desire.</td>
</tr>
<tr>
<td></td>
<td>Production and Consumption</td>
<td>Production is the act of combining natural resources, human resources, capital goods and entrepreneurship to make goods and services. Consumption is the use of goods and services.</td>
</tr>
<tr>
<td></td>
<td>Markets</td>
<td>Markets exist when buyers and sellers interact. This interaction determines market prices and thereby allocates scarce resources, goods and services.</td>
</tr>
<tr>
<td></td>
<td>Financial Literacy</td>
<td>Financial literacy is the ability of individuals to use knowledge and skills to manage limited financial resources effectively for lifetime financial security.</td>
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</table>

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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>
<thead>
<tr>
<th>TOPIC</th>
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</tr>
</thead>
<tbody>
<tr>
<td>FINANCIAL RESPONSIBILITY AND DECISION MAKING</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>PLANNING AND MONEY MANAGEMENT</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>INFORMED CONSUMER</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>INVESTING</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>CREDIT AND DEBT</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>RISK MANAGEMENT AND INSURANCE</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>
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</tbody>
</table>
## GRADE THEME DESCRIPTIONS: K-8

<table>
<thead>
<tr>
<th>GRADE</th>
<th>THEME</th>
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<tbody>
<tr>
<td>K</td>
<td><strong>A Child's Place in Time and Space</strong> The kindergarten year is the time for children to begin to form concepts about the world beyond their own classroom and communities. Culture, heritage and democratic principles are explored, building upon the foundation of the classroom experience. Children deepen their learning about themselves and begin to form an understanding of roles, responsibility for actions and decision-making in the context of the group setting.</td>
</tr>
<tr>
<td>1</td>
<td><strong>Families Now and Long Ago, Near and Far</strong> The first-grade year builds on the concepts developed in kindergarten by focusing on the individual as a member of a family. Students begin to understand how families lived long ago and how they live in other cultures. They develop concepts about how the world is organized spatially through beginning map skills. They build the foundation for understanding principles of government and their roles as citizens.</td>
</tr>
<tr>
<td>2</td>
<td><strong>People Working Together</strong> Work serves as an organizing theme for the second grade. Students learn about jobs today and long ago. They use biographies, primary sources and artifacts as clues to the past. They deepen their knowledge of diverse cultures and their roles as citizens.</td>
</tr>
<tr>
<td>3</td>
<td><strong>Communities: Past and Present, Near and Far</strong> The local community serves as the focal point for third grade as students begin to understand how their communities have changed over time and to make comparisons with communities in other places. The study of local history comes alive through the use of artifacts and documents. They also learn how communities are governed and how the local economy is organized.</td>
</tr>
<tr>
<td>4</td>
<td><strong>Ohio in the United States</strong> The fourth-grade year focuses on the early development of Ohio and the United States. Students learn about the history, geography, government and economy of their state and nation. Foundations of U.S. history are laid as students study prehistoric Ohio cultures, early American life, the U.S. Constitution, and the development and growth of Ohio and the United States. Students begin to understand how ideas and events from the past have shaped Ohio and the United States today.</td>
</tr>
<tr>
<td>5</td>
<td><strong>Regions and People of the Western Hemisphere</strong> In grade five, students study the Western Hemisphere (North and South America), its geographic features, early history, cultural development and economic change. Students learn about the early inhabitants of the Americas and the impact of European exploration and colonization. The geographic focus includes the study of contemporary regional characteristics, the movement of people, products and ideas, and cultural diversity. Students develop their understanding of the relationship between markets and available resources.</td>
</tr>
<tr>
<td>GRADE</td>
<td>THEME</td>
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<tr>
<td>6</td>
<td><strong>Regions and People of the Eastern Hemisphere</strong> In grade six, students study the Eastern Hemisphere (Africa, Asia, Australia and Europe), its geographic features, early history, cultural development and economic change. Students learn about the development of river civilizations in Africa and Asia, including their governments, cultures and economic systems. The geographic focus includes the study of contemporary regional characteristics, the movement of people, products and ideas, and cultural diversity. Students develop their understanding of the role of consumers and the interaction of markets, resources and competition.</td>
</tr>
<tr>
<td>7</td>
<td><strong>World Studies from 750 B.C. to 1600 A.D.: Ancient Greece to the First Global Age</strong> In seventh grade, an integrated study of world history is presented, beginning with ancient Greece and continuing through global exploration. All four social studies strands are used to illustrate how historic events are shaped by geographic, social, cultural, economic and political factors. Students develop their understanding of how ideas and events from the past have shaped the world today.</td>
</tr>
<tr>
<td>8</td>
<td><strong>U.S. Studies from 1492 to 1877: Exploration through Reconstruction</strong> The historical focus continues in the eighth grade with the study of European exploration and the early years of the United States. This study incorporates all four social studies strands into a chronologic view of the development of the United States. Students examine how historic events are shaped by geographic, social, cultural, economic and political factors.</td>
</tr>
</tbody>
</table>
KINDERGARTEN

THEME: A CHILD’S PLACE IN TIME AND SPACE

The kindergarten year is the time for children to begin to form concepts about the world beyond their own classroom and communities. Culture, heritage and democratic principles are explored, building upon the foundation of the classroom experience. Children deepen their learning about themselves and begin to form an understanding of roles, responsibility for actions and decision making in the context of the group setting.

<table>
<thead>
<tr>
<th>HISTORY STRAND (H)</th>
<th>HISTORICAL THINKING AND SKILLS</th>
<th>HERITAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Content Statements:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>K.H.1. Time can be measured in days, months, and years, or as a series of events.</td>
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<tr>
<td>K.H.2. Personal history can be shared through stories and pictures.</td>
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<tr>
<td>Content Statements:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>K.H.3. Heritage is reflected through diverse cultures and is shown through faith, religious celebrations, the arts, customs, traditions, family celebrations and language.</td>
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<tr>
<td>K.H.4. Symbols and practices of the United States include the flag, Pledge of Allegiance and the National Anthem. Other nations are represented by symbols and practices too.</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>GEOGRAPHY STRAND (G)</th>
<th>SPATIAL THINKING AND SKILLS</th>
<th>HUMAN SYSTEMS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Content Statements:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>K.G.5. Terms related to direction (eg-above, below, left, right, next to, behind) and distance (eg-near and far), as well as symbols and landmarks, can be used to talk about the relative location of familiar places.</td>
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<tr>
<td>K.G.6. Models and maps represent real places places (eg-maps of classroom, school, playground, community).</td>
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<tr>
<td>Content Statements:</td>
<td></td>
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<tr>
<td>K.G.7. Humans depend on and impact the physical environment in order to supply food, clothing and shelter.</td>
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<tr>
<td>K.G.8. Individuals are unique but share common characteristics of multiple groups.</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>GOVERNMENT STRAND (GV)</th>
<th>CIVIC PARTICIPATION AND SKILLS</th>
<th>RULES AND LAWS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Content Statement:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>K.GV.9. Individuals share responsibilities and take action toward the achievement of common goals in homes, schools and communities, both local and Church Communities.</td>
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<tr>
<td>Content Statement:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>K.GV.10. The purpose of rules and authority figures is to provide order, security and safety in the home, school and community.</td>
<td></td>
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</tr>
<tr>
<td>SCARCITY</td>
<td>PRODUCTION AND CONSUMPTION</td>
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<tr>
<td><strong>ECONOMICS STRAND (E)</strong></td>
<td><strong>Content Statement:</strong></td>
<td></td>
</tr>
<tr>
<td><strong>K.E.11.</strong> Individuals have many wants and needs make decisions to satisfy those wants and needs. These decisions impact others.</td>
<td><strong>Content Statement:</strong></td>
<td></td>
</tr>
<tr>
<td><strong>K.E.12.</strong> Goods are objects that can satisfy an individual’s wants and needs. Services are actions that can satisfy an individual’s wants and needs.</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>FINANCIAL LITERACY STRAND (FL)</th>
<th>FINANCIAL RESPONSIBILITY AND DECISION MAKING</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>K.FL.1</strong></td>
<td>Choices can be made with your money. Choices include spending, saving, and donating. Money can also be saved in financial institutions.</td>
</tr>
<tr>
<td><strong>K.FL.2</strong></td>
<td>People may receive money as gifts, allowance, or income. People earn income by working.</td>
</tr>
<tr>
<td><strong>K.FL.3</strong></td>
<td>Recognize that money is needed to purchase goods and services.</td>
</tr>
<tr>
<td><strong>K.FL.10.</strong></td>
<td>Individuals must protect their identity, money, and property.</td>
</tr>
</tbody>
</table>
GRADE 1

THEME: FAMILIES NOW AND LONG AGO, NEAR AND FAR

The first-grade year builds on the concepts developed in kindergarten by focusing on the individual as a member of a family. Students begin to understand how families lived long ago and how they live in other cultures. They develop concepts about how the world is organized spatially through beginning map skills. They build the foundation for understanding principles of government and their roles as citizens.

<table>
<thead>
<tr>
<th>HISTORY STRAND (H)</th>
<th>HISTORICAL THINKING AND SKILLS</th>
<th>HERITAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Content Statements</td>
<td>1.H.1 Time can be divided into categories (e.g., months of the year, past, present and future). Photographs, letters, religious documents, artifacts and books can be used to learn about the past.</td>
<td>Content Statements: 1.H.3 The way basic human needs are met have changed over time.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>GEOGRAPHY STRAND (G)</th>
<th>SPATIAL THINKING AND SKILLS</th>
<th>PLACES AND REGIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Content Statements:</td>
<td>1.G.4 Maps can be used to locate and identify places.</td>
<td>Content Statements: 1.G.5 Places are distinctive because of their physical characteristics (land forms and bodies of water) and human characteristics (structures built by people). Include structures representative of the Catholic faith.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>HUMAN SYSTEMS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Content Statements:</td>
</tr>
<tr>
<td>1.G.6 Families interact with the physical environment differently in different times and places.</td>
</tr>
<tr>
<td>1.G.7 Diverse cultural and religious practices address basic human needs in various ways and may change over time.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>GOVERNMENT STRAND (GV)</th>
<th>CIVIC PARTICIPATION AND SKILLS</th>
<th>RULES AND LAWS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Content Statement:</td>
<td>1.GV.8 Individuals have a responsibility to take action toward the achievement of common goals in homes, schools, churches, and communities and are accountable for those actions.</td>
<td>Content Statement: 1.GV.10 Rules exist in different settings. The principles of fairness should guide rules and the consequences for breaking rules.</td>
</tr>
<tr>
<td>1.GV.9 Collaboration requires group members to respect the rights and opinions of others.</td>
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</tr>
</tbody>
</table>
### Social Studies Course of Study 2019

**Grade 1, continued**

<table>
<thead>
<tr>
<th>ECONOMICS STRAND (E)</th>
<th>SCARCITY</th>
<th>PRODUCTION AND CONSUMPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Content Statement</strong></td>
<td><strong>1.E.11.</strong> Wants are unlimited and resources are limited. <strong>Individuals</strong> make choices because they cannot have everything they want.</td>
<td><strong>Content Statement:</strong> <strong>1.E.12.</strong> People produce and consume goods and services in the community.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>MARKETS</th>
<th>FINANCIAL LITERACY</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Content Statement:</strong></td>
<td><strong>1.E.13.</strong> People trade to obtain goods and services they want.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>FINANCIAL LITERACY STRAND (FL)</th>
<th>FINANCIAL RESPONSIBILITY AND DECISION MAKING</th>
<th>CREDIT AND DEBT</th>
<th>FINANCIAL RESERVATION AND INSURANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1.FL.1.</strong> Choices can be made with your money. Choices include spending, saving, and donating. Money can also be saved in financial institutions.</td>
<td><strong>1.FL.6.</strong> Recognize that money is needed to purchase goods and services.</td>
<td><strong>1.FL.7.</strong> Borrowing includes at least two people who agree to a transaction. There are responsibilities with borrowing.</td>
<td></td>
</tr>
<tr>
<td><strong>1.FL.2.</strong> People may receive money as gifts, allowance, or income. People earn income by working.</td>
<td><strong>1.FL.6.</strong> Recognize that money is needed to purchase goods and services.</td>
<td><strong>1.FL.7.</strong> Borrowing includes at least two people who agree to a transaction. There are responsibilities with borrowing.</td>
<td></td>
</tr>
<tr>
<td><strong>1.FL.8.</strong> Individuals must protect their identity, money, and property.</td>
<td><strong>1.FL.6.</strong> Recognize that money is needed to purchase goods and services.</td>
<td><strong>1.FL.7.</strong> Borrowing includes at least two people who agree to a transaction. There are responsibilities with borrowing.</td>
<td></td>
</tr>
</tbody>
</table>
## THEME: PEOPLE WORKING TOGETHER

Work serves as an organizing theme for the second grade. Students learn about jobs today and long ago. They use biographies, primary sources and artifacts as clues to the past. They deepen their knowledge of diverse cultures and their roles as citizens.

<table>
<thead>
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<th>HISTORY STRAND (H)</th>
<th>HISTORICAL THINKING AND SKILLS</th>
<th>HERITAGE</th>
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</thead>
<tbody>
<tr>
<td><strong>Content Statements:</strong></td>
<td></td>
<td><strong>Content Statements:</strong></td>
</tr>
<tr>
<td>2.H.1. Time can be shown graphically on calendars and timelines.</td>
<td></td>
<td>2.H.3. Science and technology have changed daily life.</td>
</tr>
<tr>
<td>2.H.2. Change over time can be shown with religious documents, artifacts, maps, and photographs.</td>
<td></td>
<td>2.H.4. Biographies including biographies of religious people, can show how peoples' actions have shaped the world in which we live.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>GEOGRAPHY STRAND (G)</th>
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<tr>
<td><strong>Content Statements:</strong></td>
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<td><strong>Content Statements:</strong></td>
</tr>
<tr>
<td>2.G.5. Maps and their symbols, including cardinal directions, can be interpreted to answer questions about the location of places.</td>
<td>2.G.6. The work that people do is impacted by the distinctive human and physical characteristics in the place where they live.</td>
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</tbody>
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<table>
<thead>
<tr>
<th>HUMAN SYSTEMS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Content Statements:</strong></td>
</tr>
<tr>
<td>2.G.7. Human activities alter the physical environment, both positively and negatively.</td>
</tr>
<tr>
<td>2.G.8. Cultures develop in unique ways, in part through the influence of the physical environment.</td>
</tr>
<tr>
<td>2.G.9. Interactions among cultures lead to sharing ways of life.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
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<tr>
<td><strong>Content Statement:</strong></td>
<td><strong>Content Statement:</strong></td>
<td><strong>Content Statement:</strong></td>
</tr>
<tr>
<td>2.GV.10. Personal accountability includes making responsible choices in light of Catholic values, taking responsibility for personal actions and respecting others.</td>
<td>2.GV.12. There are different rules and laws that govern behavior in different settings.</td>
<td></td>
</tr>
<tr>
<td>2.GV.11. Groups are accountable for choices they make and actions they take.</td>
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</tbody>
</table>
## Social Studies Course of Study 2019

Grade 2, continued

<table>
<thead>
<tr>
<th>ECONOMICS STRAND (E)</th>
<th>SCARCITY</th>
</tr>
</thead>
</table>
| **ECONOMIC DECISION MAKING AND SKILLS** | **Content Statement:**  
2.E.13. Information displayed on bar graphs can be used to compare quantities. |
| **PRODUCTION AND CONSUMPTION** | **Content Statement:**  
2.E.14. Resources can be used in various ways. |
| **MARKETS** | **Content Statement:**  
2.E.15. Most people around the world work in jobs in which they produce specific goods and services. |
| **FINANCIAL LITERACY** | **Content Statement:**  
2.E.16. People use money to buy and sell goods and services. |

<table>
<thead>
<tr>
<th>FINANCIAL LITERACY STRAND (FL)</th>
<th>PLANNING AND MONEY MANAGEMENT</th>
</tr>
</thead>
</table>
| **FINANCIAL RESPONSIBILITY AND DECISION MAKING** | **Content Statement:**  
2.FL.1. Choices can be made with your money. Choices include spending, saving, and donating. Money can be saved in financial institutions.  
2.FL.2. 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.  
2.FL.3. People may receive money as gifts, allowance, or income. People earn income by working. |
| **INFORMED CONSUMER** | **Content Statement:**  
2.FL.4 Financial responsibility includes the development of a spending and saving plan (personal budget).  
2.FL.5 An informed consumer makes decisions on purchases that may include a decision-making strategy to determine if purchases are within their budget.  
2.FL.6 Recognize that money is needed to purchase goods and services.  
2.FL.7 Borrowing includes at least two people who agree to a transaction. There are responsibilities with borrowing. |
| **RISK MANAGEMENT AND INSURANCE** | **Content Statement:**  
2.FL.8 Individuals must protect their identity, money, and property. |
### GRADE 3

**THEME: COMMUNITIES: PAST AND PRESENT, NEAR AND FAR**

The local community serves as the focal point for third grade as students begin to understand how their communities have changed over time and to make comparisons with communities in other places. The study of local history comes alive through the use of artifacts and documents. They also learn how communities are governed and how the local economy is organized.

<table>
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<tr>
<th>HISTORY STRAND (H)</th>
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</thead>
<tbody>
<tr>
<td><strong>Content Statements:</strong></td>
<td>3.H.1 Events in local history can be shown on timelines organized by years, decades and centuries.</td>
<td><strong>Content Statements:</strong></td>
</tr>
<tr>
<td></td>
<td>3.H.2 Primary and secondary sources such as religious documents, artifacts, maps and photographs can be used to show change over time.</td>
<td>3.H.3. Local communities change over time.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>GEOGRAPHY STRAND (G)</th>
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<th>PLACES AND REGIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Content Statements:</strong></td>
<td>3.G.4. Physical and political maps have distinctive characteristics and purposes. Places can be located on a map by using the title, key, alphanumeric grid and cardinal directions.</td>
<td><strong>Content Statements:</strong></td>
</tr>
<tr>
<td></td>
<td>3.G.5. Daily life is influenced by the agriculture, industry and natural resources in different communities.</td>
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</thead>
<tbody>
<tr>
<td><strong>Content Statements:</strong></td>
</tr>
<tr>
<td>3.G.6. Evidence of positive and negative human modification of the environment can be observed in the local community.</td>
</tr>
<tr>
<td>3.G.7. Systems of transportation and communication move people, products and ideas from place to place.</td>
</tr>
<tr>
<td>3.G.8. Communities may include diverse cultural groups.</td>
</tr>
</tbody>
</table>
### CIVIC PARTICIPATION AND SKILLS

**Content Statement:**
- 3.GV.9. Members of local communities have religious, social and political rights and responsibilities.
- 3.GV.10. Individuals make the community a better place by solving problems in a way that promotes the common good.

### RULES AND LAWS

**Content Statement:**
- 3.GV.11. Laws are rules which apply to all people in a community and describe ways people are expected to behave. Laws promote order and security, provide public services and protect the rights of individuals in the local community.

### ROLES AND SYSTEMS OF GOVERNMENT

**Content Statement:**
- 3.GV.12. Governments have authority to make and enforce laws.
- 3.GV.13. The structure of local governments may differ from one community to another.

### ECONOMIC DECISION MAKING AND SKILLS

**Content Statement:**
- 3.E.14. Line graphs are used to show changes in data over time.

### SCARCITY

**Content Statement:**
- 3.E.15. Both positive and negative incentives affect an individual’s choices and behaviors.
- 3.E.16. Individuals must make decisions because of the scarcity of resources. Making a decision involves an opportunity cost, the value of the next best alternative given up when an economic choice is made.

### PRODUCTION AND CONSUMPTION

**Content Statement:**
- 3.E.17. A consumer is a person whose wants and needs are satisfied by using goods and services. A producer makes goods and/or provides services.

### MARKETS

**Content Statement:**
- 3.E.18. A market is where buyers and sellers exchange goods and services.

### FINANCIAL RESPONSIBILITY AND DECISION MAKING

- 3.FL.1. Choices can be made with your money. Choices include spending, saving, and donating. Money can be saved in financial institutions.
- 3.FL.2. 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.
- 3.FL.3. People may receive money as gifts, allowance, or income. People earn income by working.

### PLANNING AND MONEY MANAGEMENT

- 3.FL.4. Financial responsibility includes the development of a spending and saving plan (personal budget).
### Grade 3, continued

<table>
<thead>
<tr>
<th>FINANCIAL LITERACY STRAND (FL)</th>
<th>INFORMED CONSUMER</th>
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<tbody>
<tr>
<td>3.FL.5.</td>
<td>An informed consumer makes decisions on purchases that may include a decision-making strategy to determine if purchases are within their budget.</td>
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</tr>
<tr>
<td></td>
<td></td>
<td>3.FL.7.</td>
</tr>
<tr>
<td>3.FL.8.</td>
<td>Individuals must protect their identity, money, and property.</td>
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GRADE 4

THEME: OHIO IN THE UNITED STATES

The fourth-grade year focuses on the early development of Ohio and the United States. Students learn about the history, geography, government and economy of their state and nation. Foundations of U.S. history are laid as students study prehistoric Ohio cultures, early American life, the U.S. Constitution, and the development and growth of Ohio and the United States. Students begin to understand how ideas and events from the past have shaped Ohio and the United States today.

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<td><strong>Content Statements:</strong></td>
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</tr>
<tr>
<td>4.H.1. The order of significant events in Ohio and the United States can be shown on a timeline.</td>
<td>4.H.3. Various groups of people have lived in Ohio over time including prehistoric and historic indigenous peoples, migrating settlers and immigrants. Interactions among these groups have resulted in both cooperation and conflict.</td>
</tr>
<tr>
<td>4.H.2. Primary and secondary sources can be used to create historical narratives.</td>
<td>4.H.4. The 13 colonies came together in support of a common cause of liberty and justice, uniting to fight for independence during the American Revolution and to form a new nation.</td>
</tr>
<tr>
<td></td>
<td>4.H.5. The Northwest Ordinance incorporated democratic ideals into the territories. It provided a process for territories to become states and recognized them as equal to the other existing states.</td>
</tr>
<tr>
<td></td>
<td>4.H.6. The inability to resolve standing issues with Great Britain and ongoing conflicts with indigenous peoples led the United States into the War of 1812. Victory in the Battle of Lake Erie contributed to American success in the war.</td>
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<tr>
<td></td>
<td>4.H.7. Sectional issues divided the United States after the War of 1812. Ohio played a key role in these issues, particularly with the anti-slavery movement and the Underground Railroad.</td>
</tr>
<tr>
<td>SPATIAL THINKING AND SKILLS</td>
<td>PLACES AND REGIONS</td>
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<tr>
<td>-----------------------------</td>
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</tr>
<tr>
<td><strong>Content Statements:</strong></td>
<td><strong>Content Statements:</strong></td>
</tr>
<tr>
<td><strong>4.G.9.</strong> A map scale and</td>
<td><strong>4.G.10.</strong> The economic development of the United States continues</td>
</tr>
<tr>
<td>cardinal and intermediate</td>
<td>to influence and be influenced by agriculture, industry and</td>
</tr>
<tr>
<td>directions can be used to</td>
<td>natural resources in Ohio.</td>
</tr>
<tr>
<td>describe the relative</td>
<td><strong>4.G.11.</strong> The regions of the United States known as the North,</td>
</tr>
<tr>
<td>location of physical and</td>
<td>South and West developed in the early 1800s largely</td>
</tr>
<tr>
<td>human characteristics of</td>
<td>based on their physical environments and economies.</td>
</tr>
<tr>
<td>Ohio and the United States.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>HUMAN SYSTEMS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Content Statements:</strong></td>
</tr>
<tr>
<td><strong>4.G.12.</strong> People have modified the environment throughout history. There are both positive and negative consequences for modifying the environment in Ohio and the United States.</td>
</tr>
<tr>
<td><strong>4.G.13.</strong> The population of the United States has changed over time, becoming more diverse (e.g., racial, ethnic, linguistic, religious). Ohio's population has become increasingly reflective of the multicultural diversity of the United States.</td>
</tr>
<tr>
<td><strong>4.G.14.</strong> Ohio's location and its transportation systems continue to influence the movement of people, products and ideas in the United States.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CIVIC PARTICIPATION AND SKILLS</th>
<th>RULES AND LAWS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Content Statement:</strong></td>
<td><strong>Content Statement:</strong></td>
</tr>
<tr>
<td><strong>4.GV.15.</strong> Individuals have</td>
<td><strong>4.GV.17.</strong> Laws can protect rights, provide benefits and</td>
</tr>
<tr>
<td>a variety of opportunities to</td>
<td>assign responsibilities.</td>
</tr>
<tr>
<td>act in and influence their</td>
<td><strong>4.GV.18.</strong> The U.S. Constitution establishes a system of limited</td>
</tr>
<tr>
<td>state and national government.</td>
<td>government and protects citizens’ rights; five of these</td>
</tr>
<tr>
<td>Citizens have both rights and</td>
<td>rights are addressed in the First Amendment.</td>
</tr>
<tr>
<td>responsibilities in Ohio and</td>
<td></td>
</tr>
<tr>
<td>the United States.</td>
<td></td>
</tr>
<tr>
<td><strong>4.GV.16.</strong> Civic participation in a democratic society requires individuals to make informed and reasoned decisions by accessing, evaluating and using information effectively to engage in compromise.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>ROLES AND SYSTEMS OF GOVERNMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Content Statement:</strong></td>
</tr>
<tr>
<td><strong>4.GV.19.</strong> A constitution is a written plan for government. The Ohio Constitution and the U.S Constitution separate the major responsibilities of government among three branches.</td>
</tr>
</tbody>
</table>
### ECONOMIC DECISION MAKING AND SKILLS

**Content Statement:**

4.E.20. Tables and charts organize information in columns and rows. Charts organize information in a variety of visual formats (Pictures, diagrams, graphs).

### PRODUCTION AND CONSUMPTION

**Content Statement:**

4.E.21. Entrepreneurs organize productive resources and take risks to make a profit and compete with other producers.

### FINANCIAL LITERACY

**Content Statement:**

4.E.22. Saving a portion of income contributes to an individuals’ financial well-being. Individuals can reduce spending to save more of their income.

### FINANCIAL RESPONSIBILITY AND DECISION MAKING

<table>
<thead>
<tr>
<th><strong>4.FL.3</strong></th>
<th>People may receive money as gifts, allowance or income. Incomes can vary based on knowledge, skills and experiences.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>4.FL.4</strong></td>
<td>Recognize that people pay taxes on the money they earn. Money collected from taxes is used to provide local, state, and national government services.</td>
</tr>
</tbody>
</table>

### PLANNING AND MONEY MANAGEMENT

| **4.FL.5** | Financial responsibility includes the development of a spending and savings plan (personal budget). |

### INFORMED CONSUMER

<table>
<thead>
<tr>
<th><strong>4.FL.6</strong></th>
<th>An informed consumer makes decisions on purchases that may include a decision-making strategy to determine if purchases are within their budget</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>4.FL.7</strong></td>
<td>Examine the different ways that people pay for goods and services.</td>
</tr>
<tr>
<td><strong>4.FL.8</strong></td>
<td>People may have to borrow money for large purchases. There are financial responsibilities with borrowing.</td>
</tr>
<tr>
<td><strong>4.FL.9</strong></td>
<td>Saving today can help meet future goals, including education.</td>
</tr>
</tbody>
</table>

### RISK MANAGEMENT AND INSURANCE

| **4.FL.10** | Individuals must protect their identity, money and property. |

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Social Studies: K-8

Grade 4, continued
### THEME: REGIONS AND PEOPLE OF THE WESTERN HEMISPHERE

In grade five, students study the Western Hemisphere (North and South America), its geographic features, early history, cultural development and economic change. Students learn about the early inhabitants of the Americas and the impact of European exploration and colonization. The geographic focus includes the study of contemporary regional characteristics, the movement of people, products and ideas, and cultural diversity. Students develop their understanding of the relationship between markets and available resources.

<table>
<thead>
<tr>
<th>HISTORY STRAND (H)</th>
<th>HISTORICAL THINKING AND SKILLS</th>
<th>EARLY CIVILIZATIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Content Statements:</strong></td>
<td><strong>Content Statements:</strong></td>
<td><strong>Early Civilizations:</strong></td>
</tr>
<tr>
<td>5.H.1. As Christians, we arrange events in order of occurrence using the conventions of B.C (Before Christ), and A.D (Anno Domini, the year of our Lord). B.C.E (Before the Common Era) and C.E (Common Era) are sometimes used in the secular world to avoid references to Christianity.</td>
<td>5.H.2. Early indigenous civilizations (Maya, Inca, Aztec, Mississippian) existed in the Western Hemisphere prior to the arrival of Europeans. These civilizations had developed unique governments, social structures, religions, technologies, and agricultural practices and products.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>HERITAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Content Statement:</strong></td>
</tr>
<tr>
<td>5.H.3. European exploration and colonization during the 1400s-1600s had lasting effects which can be used to understand the Western Hemisphere today.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>GEOGRAPHY STRAND (G)</th>
<th>SPATIAL THINKING AND SKILLS</th>
<th>PLACES AND REGIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Content Statements:</strong></td>
<td><strong>Content Statements:</strong></td>
<td><strong>Content Statements:</strong></td>
</tr>
<tr>
<td>5.G.4. Geographic tools can be used to gather, process and report information about people, places and environments. Cartographers decide which information to include in maps.</td>
<td>5.G.6. Regions can be determined using various criteria (e.g., landform, climate, population, cultural or economic).</td>
<td></td>
</tr>
</tbody>
</table>
### HUMAN SYSTEMS

**Content Statements:**

5.G.7. The variety of physical environments within the Western Hemisphere influence human activities. Likewise, human activities modify the physical environments.

5.G.8. Indigenous peoples developed unique cultures with many different ways of life. Indigenous peoples and nations can be classified into cultural groups based on geographic and cultural similarities.

5.G.9. Religious, political, environmental, social and economic factors cause people, products and ideas to move from place to place in the Western Hemisphere and results in diversity.

5.G.10. The Western Hemisphere is culturally diverse (e.g. language, food, religion, art, music) due to the influences and interactions of a variety of world cultures.

### GOVERNMENT STRAND (GV)

<table>
<thead>
<tr>
<th>Content Statement:</th>
<th>5.GV.11. Individuals can better understand public issues by gathering, interpreting and checking information for accuracy from multiple sources. Data can be displayed graphically to effectively and efficiently communicate information.</th>
</tr>
</thead>
</table>

### CIVIC PARTICIPATION AND SKILLS

<table>
<thead>
<tr>
<th>Content Statement:</th>
</tr>
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<tbody>
<tr>
<td>5.GV.11. Individuals can better understand public issues by gathering, interpreting and checking information for accuracy from multiple sources. Data can be displayed graphically to effectively and efficiently communicate information.</td>
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</tbody>
</table>

### ROLES AND SYSTEMS OF GOVERNMENT

<table>
<thead>
<tr>
<th>Content Statement:</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.GV.12. Democracies, dictatorships and monarchies are categories for understanding the relationship between those in power or authority and citizens.</td>
</tr>
</tbody>
</table>

### ECONOMIC DECISION MAKING AND SKILLS

<table>
<thead>
<tr>
<th>Content Statement:</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.E.13. Information displayed in circle graphs can be used to show relative proportions of segments of data to an entire body of data.</td>
</tr>
<tr>
<td>5.E.14. The choices made by individuals and governments have both present and future consequences.</td>
</tr>
</tbody>
</table>

### SCARCITY

<table>
<thead>
<tr>
<th>Content Statement:</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.E.15. The availability of productive resources (i.e., entrepreneurship, human resources, capital goods and natural resources) promotes specialization that could lead to trade.</td>
</tr>
</tbody>
</table>

### PRODUCTION AND CONSUMPTION

<table>
<thead>
<tr>
<th>Content Statement:</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.E.16. The availability of productive resources and the division of labor can have a positive or negative impact on productive capacity.</td>
</tr>
</tbody>
</table>

### MARKETS

<table>
<thead>
<tr>
<th>Content Statement:</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.E.17. Regions and countries become interdependent when they specialize in what they produce best and then trade with other regions to increase the amount and variety of goods and services available.</td>
</tr>
</tbody>
</table>

### FINANCIAL LITERACY

<table>
<thead>
<tr>
<th>Content Statement:</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.E.18. Workers can improve their ability to earn income by gaining new knowledge, skills and experiences.</td>
</tr>
<tr>
<td><strong>FINANCIAL RESPONSIBILITY AND DECISION MAKING</strong></td>
</tr>
<tr>
<td>-------------------------------------------------</td>
</tr>
<tr>
<td>5.FL.1. People have limited resources and must prioritize their needs and wants. Saving and/or investing a percentage of income contributes to an individual's financial well-being. Professionals can help individuals determine financial goals.</td>
</tr>
<tr>
<td>5.FL.2. 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.</td>
</tr>
<tr>
<td>5.FL.3. People may receive money as gifts, allowance or income. Incomes can vary based on knowledge, skills and experiences.</td>
</tr>
<tr>
<td>5.FL.4. Recognize that people pay taxes on the money they earn. Money collected from taxes is used to provide local, state, and national government services.</td>
</tr>
<tr>
<td><strong>INFORMED CONSUMER</strong></td>
</tr>
<tr>
<td>5.FL.6. An informed consumer makes decisions on purchases that may include a decision-making strategy to determine if purchases are within their budget.</td>
</tr>
<tr>
<td>5.FL.8. People may have to borrow money for large purchases. There are financial responsibilities with borrowing.</td>
</tr>
<tr>
<td><strong>RISK MANAGEMENT AND INSURANCE</strong></td>
</tr>
<tr>
<td>5.FL.10. Individuals must protect their identity, money, and property.</td>
</tr>
</tbody>
</table>
### GRADE 6

**THEME: REGIONS AND PEOPLE OF THE EASTERN HEMISPHERE**

In grade six, students study the Eastern Hemisphere (Africa, Asia, Australia and Europe), its geographic features, early history, cultural development and economic change. Students learn about the development of river civilizations in Africa and Asia, including their governments, cultures and economic systems. The geographic focus includes the study of contemporary regional characteristics, the movement of people, products and ideas, and cultural diversity. Students develop their understanding of the role of consumers and the interaction of markets, resources and competition.

<table>
<thead>
<tr>
<th>HISTORY STRAND (H)</th>
<th>HISTORICAL THINKING AND SKILLS</th>
<th>EARLY CIVILIZATIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>6.H.1. Multiple tier timelines can be used to show relationships among events and places. (NOTE: Combine 5th and 6th grade standard 1).</td>
<td>6.H.2. Early civilizations (India, Egypt, China and Mesopotamia) had unique governments, economic systems, social structures, religions, technologies and agricultural practices and products. The cultural practices and products of these early civilizations can be used to help understand the Eastern Hemisphere today.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>GEOGRAPHY STRAND (G)</th>
<th>SPATIAL THINKING AND SKILLS</th>
<th>PLACES AND REGIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>6.H.3. Geographic tools can be used to gather, process and report information about people, places and environments.</td>
<td>6.H.5. Regions can be determined, classified and compared using data related to various criteria including landform, climate, population, and cultural and economic characteristics</td>
<td></td>
</tr>
</tbody>
</table>
| Cartographers decide which information to include and how it is displayed.  
6.H.4. Latitude and longitude can be used to identify absolute location. | |

**HUMAN SYSTEMS**

<table>
<thead>
<tr>
<th>Content Statements:</th>
</tr>
</thead>
<tbody>
<tr>
<td>6.G.6. The variety of physical environments within the Eastern Hemisphere influences human activities. Likewise, human activities modify the physical environment.</td>
</tr>
<tr>
<td>6.G.7. Religious, political, environmental, social and economic factors cause people, products and ideas to move from place to place in the Eastern Hemisphere in the past and today.</td>
</tr>
<tr>
<td>6.G.8. a. Identify describe and compare the beliefs and cultures of the major world religions (Buddhism, Christianity, Hinduism, Islam, and Judaism).</td>
</tr>
<tr>
<td>6.G.8. b. Diffusion of agricultural practices and products, technology, cultural practices and major world religions (Buddhism, Christianity, Hinduism, Islam and Judaism) impacted the Eastern Hemisphere. (NOTE: This standard is focused on introducing the World Religions, its diffusion, and the spread of these religions and the impact on the Eastern Hemisphere).</td>
</tr>
</tbody>
</table>
### GOVERNMENT STRAND (GV)

#### CIVIC PARTICIPATION AND SKILLS

**Content Statement:**
**6.GV.9.** Different perspectives on a topic can be obtained from a variety of historic and contemporary sources and used to effectively communicate and defend a claim based on evidence. Sources should be examined for accuracy and credibility.

#### ROLES AND SYSTEMS OF GOVERNMENT

**Content Statement:**
**6.GV.10.** Governments can be categorized as monarchies, theocracies, dictatorships or democracies, but categories may overlap and labels may not accurately represent how governments function. The extent of citizens’ liberties and responsibilities varies according to limits on governmental authority.

### ECONOMICS STRAND (E)

#### ECONOMIC DECISION MAKING AND SKILLS

**Content Statements:**
- **6.E.11.** Economists compare data sets to draw conclusions about relationships among them.
- **6.E.12.** The choices made by individuals and governments have both present and future consequences. The evaluation of choices is relative and may differ across individuals and societies.

#### SCARCITY

**Content Statements:**
- **6.E.13.** The fundamental questions of economics include what to produce, how to produce and for whom to produce.
- **6.E.14.** When regions and/or countries specialize, global trade occurs.

#### MARKETS

**Content Statement:**
**6.E.15.** The interaction of supply and demand, influenced by competition, helps to determine price in a market. This interaction also determines the quantities of outputs produced and the quantities of productive resources (entrepreneurship, human resources, natural resources and capital) used.

#### FINANCIAL LITERACY

**Content Statement:**
**6.E.16.** When selecting items to buy, individuals can weigh costs and benefits and compare the price and quality of available goods and services.
<table>
<thead>
<tr>
<th>FINANCIAL RESPONSIBILITY AND DECISION MAKING</th>
<th>PLANNING AND MONEY MANAGEMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>6.FL.2. Financial responsibility involves life-long decision-making strategies which include consideration of alternatives and consequences.</td>
<td>6.FL.7. Financial institutions offer a variety of products and services to address financial responsibility.</td>
</tr>
<tr>
<td>6.FL.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.</td>
<td>6.FL.8. Financial experts provide guidance and advice on a wide variety of financial issues.</td>
</tr>
<tr>
<td>6.FL.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.</td>
<td>6.FL.9. Planning for and paying local, state and federal taxes is a financial responsibility.</td>
</tr>
<tr>
<td>6.FL.5. Taxes, retirement, insurance, employment benefits, and both voluntary and involuntary deductions impact take-home pay.</td>
<td></td>
</tr>
</tbody>
</table>
GRADE 7

THEME: WORLD STUDIES FROM 750 B.C. TO 1600 A.D.: ANCIENT GREECE TO THE FIRST GLOBAL AGE

The seventh grade year is an integrated study of world history, beginning with ancient Greece and continuing through global exploration. All four social studies strands are used to illustrate how historic events are shaped by geographic, social, cultural, economic and political factors. Students develop their understanding of how ideas and events from the past have shaped the world today.

<table>
<thead>
<tr>
<th>HISTORICAL THINKING AND SKILLS</th>
<th>EARLY CIVILIZATIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Content Statement:</strong> 7.H.1. Historians and archaeologists describe historical events and issues from the perspectives of people living at the time to avoid evaluating the past in terms of today’s norms and values.</td>
<td><strong>Content Statement:</strong> 7.H.2. The civilizations that developed in Greece and Rome had an enduring impact on later civilizations. This legacy includes governance and law, engineering and technology, art and architecture, as well as literature and history. The Roman Empire also played an instrumental role in the spread of Christianity.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>FEUDALISM AND TRANSITIONS</th>
<th>FIRST GLOBAL AGE</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Content Statements:</strong> 7.H.3. The Roman Empire collapsed due to various internal and external factors (political, social and economic) which led to the development of feudalism and the manorial system in the region. The fall of Rome and later invasions also allowed for the creation of new empires in the region. 7.H.4. The Mongols conquered much of Asia which led to unified states in China and Korea. Mongol failure to conquer Japan allowed a feudal system to persist. 7.H.5. Achievements in medicine, science, mathematics and geography by the Islamic civilization dominated most of the Mediterranean after the decline of the Roman Empire. These achievements were introduced into Western Europe as a result of the Muslim conquests, Crusades and trade, influencing the European Renaissance. 7.H.6. <strong>The decline of feudalism, the rise of nation-states and the Renaissance</strong> in Europe introduced revolutionary ideas, leading to cultural, scientific and social changes. 7.H.7. The Reformation introduced changes in religion including the emergence of Protestant faiths and a decline in the political power and social influence of the Roman Catholic Church.</td>
<td><strong>Content Statements:</strong> 7.H.8. Empires in Africa and Asia grew as commercial and cultural centers along trade routes. 7.H.9. The advent of the trans-Saharan slave trade had profound effects on both West and Central Africa and the receiving societies. 7.H.10. European economic and cultural influence dramatically increased through explorations, conquests and colonization. 7.H.11. The Columbian exchange (i.e., the exchange of fauna, flora and pathogens) among previously unconnected parts of the world reshaped societies in ways still evident today.</td>
</tr>
</tbody>
</table>
### GEOGRAPHY STRAND (G)

#### SPATIAL THINKING AND SKILLS

**Content Statement:**
7.G.12. Maps and other geographic representations can be used to trace the development of human settlement over time.

#### HUMAN SYSTEMS

**Content Statements:**
7.G.13. Geographic factors promote or impede the movement of people, products and ideas.
7.G.14. Trade routes connecting Africa, Europe and Asia helped foster the spread of ideas, technology, goods and major world religions (Buddhism, Christianity, Hinduism, Islam and Judaism) that impacted the Eastern Hemisphere.
7.G.15. Improvements in transportation, communication and technology have facilitated cultural diffusion among peoples around the world.

### GOVERNMENT STRAND (GV)

#### CIVIC PARTICIPATION AND SKILLS

**Content Statements:**
7.GV.16. Analyzing individual and group perspectives is essential to understanding historic and contemporary issues. Opportunities for civic engagement exist for students to connect real-world issues and events to classroom learning.

#### ROLES AND SYSTEMS OF GOVERNMENT

**Content Statements:**
7.GV.17. Greek democracy and the Roman Republic were radical departures from monarchy and theocracy, influencing the structure and function of modern democratic governments.
7.GV.18. With the decline of feudalism, consolidation of power resulted in the emergence of nation-states.

### ECONOMICS STRAND (E)

#### ECONOMIC DECISION MAKING AND SKILLS

**Content Statements:**
7.E.19. Individuals, governments and businesses must analyze costs and benefits when making economic decisions. A cost-benefit analysis consists of determining the potential costs and benefits of an action and then balancing the costs against the benefits.

#### SCARCITY

**Content Statements:**
7.E.20. The variability in the distribution of productive resources in the various regions of the world contributed to specialization, trade and interdependence.

### MARKETS

**Content Statement:**
<table>
<thead>
<tr>
<th>FINANCIAL LITERACY STRAND (FL)</th>
<th>PLANNING AND MONEY MANAGEMENT</th>
<th>INFORMED CONSUMER</th>
</tr>
</thead>
<tbody>
<tr>
<td>7.FL.9. Planning for and paying local, state and federal taxes is a financial responsibility.</td>
<td>7.FL.10. An informed consumer makes decisions on purchases that may include a decision-making strategy to determine if purchases are within their budget.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>7.FL.11. Consumer advocates, organizations and regulations provide important information and help protect against potential consumer fraud.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>7.FL.13. Consumer protections laws help safeguard individuals from fraud and potential loss.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>7.FL.14. Planned purchasing decisions factor in direct (price) and indirect costs (e.g. sales/use tax, excise tax, shipping, handling, and delivery charges, etc.).</td>
<td></td>
</tr>
</tbody>
</table>
### HISTORICAL THINKING AND SKILLS

#### Content Statement:

**8.H.1.** Primary and secondary sources are used to examine events from multiple perspectives and to present and defend a position.

### COLONIZATION TO INDEPENDENCE

#### Content Statements:

**8.H.2.** North America, originally inhabited by American Indians, was explored and colonized by Europeans for economic and religious reasons.

**8.H.3.** Competition for control of territory and resources in North America led to conflicts among colonizing powers.

**8.H.4.** The practice of race-based slavery led to the forced migration of Africans to the American colonies and contributed to colonial economic development. Their knowledge, skills and traditions were essential to the development of the colonies.

**8.H.5.** The ideas of the Enlightenment and dissatisfaction with colonial rule led English colonists to write the Declaration of Independence and launch the American Revolution. *(NOTE: Focus on dissatisfaction)*

**8.H.6.** Key events and significant figures in American history influenced the course and outcome of the American Revolution. *(NOTE: Explain key events. Make sure to cover the American Revolution events in more detail)*

### A NEW NATION

#### Content Statements:

**8.H.7.** The outcome of the American Revolution was national independence and new political, social and economic relationships for the American people.

**8.H.8.** Problems arising under the Articles of Confederation led to debate over the adoption of the U.S. Constitution.

**8.H.9.** Actions of early presidential administrations established a strong federal government, provided peacefull

### EXPANSION

#### Content Statements:

**8.H.10.** The United States added to its territory through treaties and purchases.

**8.H.11.** Westward expansion contributed to economic and industrial development, debates over sectional issues, war with Mexico and the displacement of American Indians.
### CIVIL WAR AND RECONSTRUCTION

**Content Statements:**

8.H.12. Disputes over the nature of federalism, complicated by economic developments in the United States, resulted in sectional issues, including slavery, which led to the American Civil War.

8.H.13. Key events and significant figures in American history influenced the course and outcome of the Civil War.(NOTE: New teachers—list key events and people).

8.H.14. The Reconstruction period resulted in changes to the U.S. Constitution, an affirmation of federal authority and lingering social and political differences.

### SPATIAL THINKING AND SKILLS

**Content Statement:**

8.G.15. Modern and historical maps and other geographic tools are used to analyze how historic events are shaped by geography.

### HUMAN SYSTEMS

**Content Statements:**

8.G.16. The availability of natural resources contributed to the geographic and economic expansion of the United States, sometimes resulting in unintended environmental consequences.

8.G.17. The movement of people, products and ideas resulted in new patterns of settlement and land use that influenced the political and economic development of the United States.

8.G.18. Cultural biases, stereotypes and prejudices had social, political and economic consequences for minority groups and the population as a whole.

8.G.19. Americans began to develop a unique national identity among diverse regional and cultural populations based on democratic ideals.

### CIVIC PARTICIPATION AND SKILLS

**Content Statements:**

8.GV.20. Active participation in religious, social and civic groups can lead to the attainment of individual and public goals.

8.GV.21. Informed citizens understand how media and communication technology influence public opinion.

### ROLES AND SYSTEMS OF GOVERNMENT

**Content Statements:**

8.GV.22. The U.S. Constitution established a federal republic, providing a framework for a national government with elected representatives, separation of powers, and checks and balances.

8.GV.23. The ideas of the enlightenment and dissatisfaction with colonial rule led English colonists to write the Declaration of Independence and launch the American Revolution.
### Social Studies Course of Study 2019

#### Grade 8, continued

<table>
<thead>
<tr>
<th><strong>ECONOMICS STRAND (E)</strong></th>
<th><strong>ECONOMIC DECISION MAKING AND SKILLS</strong></th>
<th><strong>PRODUCTION AND CONSUMPTION</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Content Statement:</strong></td>
<td><strong>8.E.24. Choices made by individuals, businesses and governments have both present and future consequences.</strong></td>
<td><strong>Content Statement:</strong> <strong>8.E.25. The Industrial Revolution fundamentally changed the means of production as a result of improvements in technology, use of new power resources, the advent of interchangeable parts and the shift from craftwork to factory work.</strong></td>
</tr>
<tr>
<td><strong>MARKETS</strong></td>
<td><strong>Content Statement:</strong> <strong>8.E.26. Governments can impact markets by means of spending, regulations, taxes and trade barriers.</strong></td>
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<tr>
<th><strong>FINANCIAL LITERACY STRAND (FL)</strong></th>
<th><strong>INVESTING</strong></th>
<th><strong>CREDIT AND DEBT</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>8.FL.15.</strong> Using key investing principles one can achieve the goal of increasing net worth.**</td>
<td><strong>8.FL.16. Investment strategies must take several factors into consideration such as compounding interest, costs, fees, tax implications and the time value of money.</strong></td>
<td><strong>8.FL.18 Credit is a contractual agreement in which a borrower receives something of value now and agrees to repay to lender at some later date.</strong></td>
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<td><strong>8.FL.17. Government agencies are charged with regulating providers of financial services to help protect investors.</strong></td>
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<td><strong>8.FL.19 Debt is an obligation owed by one party to a second party.</strong></td>
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<td><strong>8.FL.19. Effectively balancing credit and debt helps one achieve some short and long-term goals.</strong></td>
<td><strong>8.FL.20 Financial documents and contractual obligations inform the consumer and define the terms and conditions of establishing credit and incurring debt.</strong></td>
<td><strong>8.FL.22 Many options exist for paying for post-secondary education opportunities.</strong></td>
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<td><strong>8.FL.23. Safeguards exist that help protect one’s identity, money and property.</strong></td>
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**FINANCIAL LITERACY STANDARDS BY GRADE BAND**
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.

**KINDERGARTEN – GRADE 3**

<table>
<thead>
<tr>
<th>TOPIC</th>
<th>CONTENT STATEMENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>FINANCIAL RESPONSIBILITY AND DECISION MAKING</strong></td>
<td>1. Choices can be made with your money. Choices include spending, saving and donating. Money can also be saved in financial institutions.</td>
</tr>
<tr>
<td></td>
<td>2. 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.</td>
</tr>
<tr>
<td></td>
<td>3. People may receive money as gifts, allowance or income. People earn income by working.</td>
</tr>
<tr>
<td><strong>PLANNING AND MONEY MANAGEMENT</strong></td>
<td>4. Financial responsibility includes the development of a spending and savings plan (personal budget).</td>
</tr>
<tr>
<td><strong>INFORMED CONSUMER</strong></td>
<td>5. An informed consumer makes decisions on purchases that may include a decision-making strategy to determine if purchases are within their budget.</td>
</tr>
<tr>
<td><strong>CREDIT AND DEBT</strong></td>
<td>6. Recognize that money is needed to purchase goods and services.</td>
</tr>
<tr>
<td></td>
<td>7. Borrowing includes at least two people who agree to a transaction. There are responsibilities with borrowing.</td>
</tr>
<tr>
<td><strong>RISK MANAGEMENT AND INSURANCE</strong></td>
<td>8. Individuals must protect their identity, money and property.</td>
</tr>
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## GRADES 4-5

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<tr>
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<tbody>
<tr>
<td><strong>FINANCIAL RESPONSIBILITY</strong></td>
<td>1. People have limited resources and must prioritize their needs and wants. Saving and/or investing a percentage of income contributes to an individual's financial well-being. Professionals can help individuals determine financial goals.</td>
</tr>
<tr>
<td><strong>AND DECISION MAKING</strong></td>
<td>2. 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.</td>
</tr>
<tr>
<td><strong>PLANNING AND MONEY MANAGEMENT</strong></td>
<td>3. People may receive money as gifts, allowance or income. Incomes can vary based on knowledge, skills and experiences.</td>
</tr>
<tr>
<td><strong>INFORMED CONSUMER</strong></td>
<td>4. Recognize that people pay taxes on the money they earn. Money collected from taxes is used to provide local, state and national government services.</td>
</tr>
<tr>
<td><strong>CREDIT AND DEBT</strong></td>
<td>5. Financial responsibility includes the development of a spending and savings plan (personal budget).</td>
</tr>
<tr>
<td><strong>RISK MANAGEMENT AND INSURANCE</strong></td>
<td>6. An informed consumer makes decisions on purchases that may include a decision-making strategy to determine if purchases are within their budget.</td>
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<td></td>
<td>7. Examine the different ways that people pay for goods and services.</td>
</tr>
<tr>
<td></td>
<td>8. People may have to borrow money for large purchases. There are financial responsibilities with borrowing</td>
</tr>
<tr>
<td></td>
<td>9. Saving today can help meet future goals, including education.</td>
</tr>
<tr>
<td></td>
<td>10. Individuals must protect their identity, money and property.</td>
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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. |
| **INFORMED CONSUMER**                      | 10. An informed consumer makes decisions on purchases that may include a decision-making strategy to determine if purchases are within their budget.  
11. Consumer advocates, organizations and regulations provide important information and help protect against potential consumer fraud.  
12. Compare bank terms before opening an account.  
13. Consumer protections laws help safeguard individuals from fraud and potential loss.  
14. Planned purchasing decisions factor in direct (price) and indirect costs (e.g. sales/use tax, excise tax, shipping, handling, and delivery charges, etc.). |
| **INVESTING**                              | 15. Using key investing principles one can achieve the goal of increasing net worth.  
16. Investment strategies must take several factors into consideration such as compounding interest, costs, fees, tax implications and the time value of money.  
17. Government agencies are charged with regulating providers of financial services to help protect investors. |
| CREDIT AND DEBT                                      | 18. Credit is a contractual agreement in which a borrower receives something of value now and agrees to repay to lender at some later date. |
|                                                   | 19. Debt is an obligation owed by one party to a second party. |
|                                                   | 20. Effectively balancing credit and debt helps one achieve some short and long-term goals. |
|                                                   | 21. Financial documents and contractual obligations inform the consumer and define the terms and conditions of establishing credit and incurring debt. |
|                                                   | 22. Many options exist for paying for post-secondary education opportunities. |
| RISK MANAGEMENT AND INSURANCE                     | 23. Safeguards exist that help protect one's identity, money and property. |