Economics with Financial Literacy develops students' economic reasoning through an analysis of the U.S. economy, the global economy, and personal finance. The course covers fundamental principles of economics, including an examination of markets from both historical and current perspectives; the basics of supply and demand; the theories of early economic philosophers such as Adam Smith and David Ricardo; theories of value; the concept of money and how it evolved; the role of banks, investment houses, and the Federal Reserve; Keynesian economics; the productivity, wages, investment, and growth involved in capitalism; unemployment, inflation, and the national debt; and a survey of markets in areas such as China, Europe, and the Middle East. The course extends students' understanding of these principles in the context of personal finance, exploring issues such as career planning, budgeting, credit, taxes, investing, insurance, loans, and major purchases.

In the course, students hone their analytic writing through a scaffolded series of written assignments. They also apply basic mathematics to economic concepts. Students read selections from annotated primary documents and apply those readings to the course content. Journal activities provide introspective opportunities for students to apply concepts on a personal scale as well as analyze scenarios from a third-party perspective. Discussions help students network with each other by sharing personalized strategies and goals and recognizing the diversity of life and career plans within a group.

This course is built to Florida's standards for Economics with Financial Literacy.

Length: One Semester

**UNIT 1: THE GAME OF ECONOMICS**

**LESSON 1: WHAT IS ECONOMICS ANYWAY?**

**Study: What Kind of Game?**
See how economics can be understood as a game with rules that is played by people with different roles.
Duration: 0 hrs 40 mins

**Study: What's It All About?**
Learn the basic concepts that define economics, including goods, services, markets, production, distribution, allocation, and the circular-flow model.
Duration: 0 hrs 40 mins

**Discuss: Playing the Game**
Discuss examples that show how you are involved in the game of economics.
Duration: 0 hrs 20 mins Scoring: 15 points

**Study: What's It All For?**
Explore the social goals pursued in an economy, such as freedom, efficiency, equity, security, and growth. Learn how these goals are not always mutually compatible.
Duration: 0 hrs 40 mins

**Study: The Facts of Life**
Explore the issues of scarcity and production in the economy.
Duration: 0 hrs 40 mins

**Quiz: What Is the Economy Anyway?**
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 2: DIFFERENT WAYS TO PLAY**

**Study: The Free-Market System**
Examine the role of private-property competition and the profit motive in the free-market system. Consider the ways the United
States does and does not have a free-market economy.

**Read: Freedom and the Free Market**
Read excerpts from Adam Smith’s *The Wealth of Nations* that connect the free market with personal and political liberty.

**Study: Command and Mixed Economies**
Explore approaches to economic organization, comparing command and mixed economies with the free-market system and considering how the flow-model differs.

**Practice: What's in It for You?**
Consider ways in which you benefit directly and indirectly from the free-market system.

**Quiz: Different Ways to Play**
Take a quiz to assess your understanding of the material.

**LESSON 3: THE GAME OF ECONOMICS WRAP-UP**

**Review: The Game of Economics**
Prepare for the unit test by reviewing key concepts and skills.

**Test (CS): The Game of Economics**
Take a computer-scored test to assess what you have learned in this unit.

**Test (TS): The Game of Economics**
Take a computer-scored test to assess what you have learned in this unit.

**UNIT 2: THE PLAYERS**

**LESSON 1: CONSUMERS AND PRODUCERS**

**Study: Who Plays the Game?**
Learn about the economic roles of consumers and producers; consider how workers and businesses can play both roles.

**Study: A Game of Mutual Influence**
Explore how consumers and producers influence each other.

**Practice: Playing Your Part**
Describe your role in the economy, indicating how your actions fit into different roles and how you influence others in the economy through those actions.

**Quiz: Consumers and Producers**
Take a quiz to assess your understanding of the material.

**LESSON 2: CONSUMER CHOICE**

**Study: Choose Wisely**
Learn about the tenets of rational choice as applied by individual consumers, short- and long-term planning, and the role of a personal budget in long-term planning.
Study: The Utility Room
Examine the concepts behind the economic definition of consumer satisfaction, including utility, marginal analysis, and opportunity cost. Learn how a Production Possibilities Frontier (PPF) graph can be used to analyze the opportunity costs of a decision.
Duration: 0 hrs 40 mins

Journal: You Make the Call
Describe an economic choice you have made; analyze how it was made and how rational that choice seems now.
Duration: 0 hrs 30 mins Scoring: 20 points

Study: Every Consumer Is Unique
Explore different factors that affect individual consumer decisions, such as cultural traditions, beliefs and values, and risk aversion.
Duration: 0 hrs 40 mins

Study: Media Influence
Explore the influence of the media — particularly advertising — on consumer desires and behavior.
Duration: 0 hrs 40 mins

Quiz: Consumer Choice
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

LESSON 3: THE BUSINESS OF BUSINESS

Study: The Profit Motive
Learn about the tenets of rational choice as applied by businesses, the centrality of the profit motive, and the role of profits and losses in the allocation of resources in a market economy.
Duration: 0 hrs 40 mins

Study: Competition
Learn about the motivations provided by competition. Explore the nature of different competitive situations, including pure competition, monopolistic competition, oligopoly, and monopoly.
Duration: 0 hrs 40 mins

Study: The Business of Media Is Business
Learn about the role and importance of advertising. Explore other ways that businesses use and benefit from the media.
Duration: 0 hrs 40 mins

Discuss: Are You a Tool of the Media?
Discuss your susceptibility to advertising and how exposure to the media affects your needs and wants.
Duration: 0 hrs 20 mins Scoring: 15 points

Quiz: The Business of Business
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

LESSON 4: BUSINESS MODELS AND MODEL BUSINESSES

Study: So You Want To Be a Business . . .
Learn about the characteristics, advantages, and disadvantages of different kinds of businesses, including sole proprietorships, partnerships, and corporations.
Duration: 0 hrs 40 mins

Study: The Business Model
Learn how a business model is an approach to doing business and how it affects a business's organization and operation. Explore unique approaches to doing business.
Read: Culture Clash
Read about the business models of two companies that have unique approaches to the same industry.
Duration: 0 hrs 40 mins

Quiz: Business Models and Model Businesses
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

LESSON 5: MARKETING
Study: Marketing
Understand the impact of marketing, advertising, and sales strategies/techniques on purchasing decisions.
Duration: 0 hrs 45 mins Scoring: 0 points

Checkup: Practice Problems
Check your understanding of the lesson.
Duration: 0 hrs 20 mins Scoring: 0 points

Quiz: Marketing
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

LESSON 6: THE PLAYERS WRAP-UP
Review: The Players
Prepare for the unit test by reviewing key concepts and skills.
Duration: 0 hrs 30 mins

Test (CS): The Players
Take a teacher-scored test to assess what you have learned in this unit.
Duration: 0 hrs 30 mins Scoring: 50 points

Test (TS): The Players
Take a computer-scored test to assess what you have learned in this unit.
Duration: 0 hrs 30 mins Scoring: 50 points

UNIT 3: THE PRICE IS RIGHT
LESSON 1: SUPPLY AND DEMAND: IT'S THE LAW
Study: Supply and Demand
Learn about the law of supply and demand, including definitions, explanations, and examples of central concepts of price theory, such as incentives, competition between buyers and sellers, relative scarcity, equilibrium, and supply-and-demand schedules.
Duration: 0 hrs 40 mins

Study: The Supply Line
Learn about the phases of production and distribution that go into the creation of goods and services, including the allocation of productive resources and examples of opportunity costs.
Duration: 0 hrs 40 mins

Study: We Have a List of Demands
Learn about types of goods and services and the concepts that define them, such as fungibility, substitution, and public goods. Explore how consumer behavior defines and alters demand.
Duration: 0 hrs 40 mins

Discuss: I Want My MTV
Evaluate the factors that influence your purchasing decisions.
LESSON 2: GET A JOB

Study: The Labor Market
Learn about the effects of the changing demand for goods and services, the impact of education and training on worker productivity, and the way the laws of supply and demand create different wage levels among jobs and professions.
Duration: 0 hrs 40 mins

Study: The Times They Are A-Changin'
Explore the impact of rapid changes in technology, globalization, and international competition on wages.
Duration: 0 hrs 40 mins

Study: Labor Unions
Learn about how labor unions influence wage levels and garner benefits for their members, the effects of unionization, the minimum wage, and unemployment insurance.
Duration: 0 hrs 40 mins

Practice: You Do the Math
Calculate the annual incomes for various wage rates and compare them to measurements of prosperity, such as the poverty line and the median income.
Duration: 0 hrs 30 mins Scoring: 30 points

Quiz: Get a Job
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

LESSON 3: THE UPS AND DOWNS OF THE ECONOMY

Study: Specialization, Competition, and Trade
Explore the ways that specialization, competition, and trade increase productivity and raise the standard of living.
Duration: 0 hrs 40 mins

Study: A Roller-Coaster Ride
Learn about the factors that inhibit and spur economic growth and cause expansions and recessions, including the business cycle, international events, and forces such as weather and natural disasters. Explore the causes of inflation and the basic methods of controlling inflation.
Duration: 0 hrs 40 mins

Read: What’s So Special about Alienation?
Read Karl Marx’s explanation for why workers feel estranged and suffer from alienation.
Duration: 0 hrs 40 mins

Study: We’re Slashing Prices . . .
Find out how Zappos can undersell most other shoe sellers and how Amazon can undersell most other online retailers.
Duration: 0 hrs 40 mins

Practice: Higher or Lower?
Analyze how events affect the prices of common goods and services.
Duration: 0 hrs 30 mins Scoring: 30 points

Quiz: The Ups and Downs of the Economy
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 30 mins Scoring: 20 points
**LESSON 4: THE PRICE IS RIGHT WRAP-UP**

**Review: The Price Is Right**
Prepare for the unit test by reviewing key concepts and skills.
Duration: 0 hrs 30 mins

**Test (CS): The Price Is Right**
Take a teacher-scored test to assess what you have learned in this unit.
Duration: 0 hrs 30 mins Scoring: 40 points

**Test (TS): The Price Is Right**
Take a computer-scored test to assess what you have learned in this unit.
Duration: 0 hrs 30 mins Scoring: 41 points

**UNIT 4: MONEY, MONEY, MONEY**

**LESSON 1: MONEY IN THE BANK**

**Study: Show Me the Money**
Learn what money is. Explore its forms and functions.
Duration: 0 hrs 40 mins

**Read: Money, Money — Read All about It!**
Read about the history of North American currency, including seashells and early paper money.
Duration: 0 hrs 40 mins

**Study: Take It to the Bank**
Get an overview of the U.S. banking system and learn how fractional-reserve banking works.
Duration: 0 hrs 40 mins

**Study: The Money Supply**
Learn how the money supply is regulated, including the Federal Reserve’s role in setting monetary policy, regulating the fractional-reserve banking system, setting interest rates, and creating money.
Duration: 0 hrs 40 mins

**Practice: Creating and Destroying Money**
Determine the effect of Federal Reserve decisions on the size of the money supply.
Duration: 0 hrs 30 mins Scoring: 30 points

**Quiz: Take It to the Bank**
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 2: INVESTMENT**

**Study: Investment**
Learn about types of investments, such as savings accounts, stocks, bonds, mutual funds, and real estate.
Duration: 0 hrs 40 mins Scoring: 0 points

**Quiz: Investment**
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

**Journal: Assignment**
Apply topics from this lesson to your goals and the world around you.
Duration: 0 hrs 30 mins Scoring: 30 points

**LESSON 3: THE STOCK MARKET**

**Study: Own a Piece of the Pie**
Learn about the nature of publicly traded businesses and the role of stock markets in selling shares of ownership in those...
businesses.
Duration: 0 hrs 40 mins

**Study: Buy Low, Sell High**
Learn about factors that influence stock prices, including dividends, revenue, and volume of trading.
Duration: 0 hrs 40 mins

**Journal: Following a Stock**
Pick a stock that you think will perform well and follow its price as it goes up and down; produce a report on its behavior.
Duration: 0 hrs 30 mins Scoring: 20 points

**Quiz: The Stock Market**
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

### LESSON 4: FINANCING A BUSINESS

**Study: A Real Adventure**
Learn how venture capital provides a source of investment money for new companies. Explore how venture capital compares to small-business or commercial loans.
Duration: 0 hrs 40 mins

**Study: Going Public**
Learn about the process of becoming a publicly traded company, how going public affects a company, and the benefits and challenges of issuing stock.
Duration: 0 hrs 40 mins

**Practice: The Loan Ranger**
Calculate the monthly payments for types of loans that vary by term and interest rate.
Duration: 0 hrs 30 mins Scoring: 30 points

**Quiz: Financing a Business**
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

### LESSON 5: MONEY, MONEY, MONEY WRAP-UP

**Review: Money, Money, Money**
Prepare for the unit test by reviewing key concepts and skills.
Duration: 0 hrs 30 mins

**Test (CS): Money, Money, Money**
Take a teacher-scored test to assess what you have learned in this unit.
Duration: 0 hrs 30 mins Scoring: 56 points

**Test (TS): Money, Money, Money**
Take a computer-scored test to assess what you have learned in this unit.
Duration: 0 hrs 30 mins Scoring: 50 points

### UNIT 5: THE GOVERNMENT GETS INVOLVED

### LESSON 1: TAXES AND TARIFFS

**Study: Taxes**
Learn about different methods of taxation and their effects, including whether each is regressive or progressive.
Duration: 0 hrs 40 mins

**Study: Tariffs**
Learn about the use of tariffs and their effect on competition, domestic prices, and international trade.
Duration: 0 hrs 40 mins
Discuss: Fairness in Taxation
Discuss whether tariffs used to protect domestic industry by raising foreign prices are legitimate or an unnecessary and illegitimate invasion of the free market.
Duration: 0 hrs 20 mins Scoring: 15 points

Read: Political Economy
Read a brief excerpt from Jean Jacques Rousseau’s essay *Discourse on Political Economy*.
Duration: 0 hrs 30 mins

Quiz: Taxes and Tariffs
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

LESSON 2: TAXATION

Study: Taxation
Learn about the most commonly used tax forms and how to fill them out; learn how to read a pay stub.
Duration: 0 hrs 40 mins Scoring: 0 points

Quiz: Taxation
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

Journal: Assignment
Apply topics from this lesson to your goals and the world around you.
Duration: 0 hrs 30 mins Scoring: 30 points

LESSON 3: THE GOVERNMENT IS A CONSUMER

Study: Your Tax Dollars at Work
Learn about the different roles the government plays in the game of economics. Find out about the impact that government decisions have on the economy and the operations of the free market.
Duration: 0 hrs 40 mins

Study: Public Goods
Learn about public goods. Explore the necessity and the effect of government’s role in providing these goods.
Duration: 0 hrs 40 mins

Practice: Public or Private?
Determine if certain goods are public or private. Consider whether government provision of these goods is necessary.
Duration: 0 hrs 30 mins Scoring: 30 points

Quiz: The Government Is a Consumer
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

LESSON 4: THE GOVERNMENT IS A REFEREE

Study: Keeping the Free Market Free
Learn about laws designed to ensure that the free-market system remains free, such as antifraud and antimonopoly laws. Explore the economic effects of these laws.
Duration: 0 hrs 40 mins

Study: Protecting Consumers
Learn about consumer-protection laws and how they affect consumer and producer decisions.
Duration: 0 hrs 40 mins

Study: Go with the Flow
Learn how government regulations affect the circular-flow model.
Duration: 0 hrs 40 mins
Practice: The Cost of Obedience
Find out about the costs that businesses incur in order to comply with various government regulations.
Duration: 0 hrs 30 mins Scoring: 30 points

Quiz: The Government Is a Referee
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

LESSON 5: THE GOVERNMENT IS A POLICE OFFICER

Study: Limiting Economic Choices
Learn about laws that limit or prohibit certain kinds of economic choices, such as price controls, minimum-wage laws, banking regulations, and quotas.
Duration: 0 hrs 40 mins

Study: Limiting Other Choices
Explore laws that restrict citizens' personal choices. Consider the economic effects of such laws.
Duration: 0 hrs 40 mins

Journal: Law Abiding Citizen
Reflect on the ways that laws directly or indirectly influence your economic behavior and affect your choices as a consumer, producer, and worker.
Duration: 0 hrs 30 mins Scoring: 20 points

Quiz: The Government Is a Police Officer
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

LESSON 6: THE GOVERNMENT GETS INVOLVED WRAP-UP

Review: The Government Gets Involved
Prepare for the unit test by reviewing key concepts and skills.
Duration: 0 hrs 30 mins

Test (CS): The Government Gets Involved
Take a teacher-scored test to assess what you have learned in this unit.
Duration: 0 hrs 30 mins Scoring: 58 points

Test (TS): The Government Gets Involved
Take a computer-scored test to assess what you have learned in this unit.
Duration: 0 hrs 30 mins Scoring: 50 points

UNIT 6: THE GLOBAL GAME BOARD

LESSON 1: IT'S A SMALL WORLD

Study: Specialization
Learn how trade among countries and specialization affect standards of living and economic growth.
Duration: 0 hrs 40 mins

Study: Global Patterns
Learn how the possession of certain natural resources and the development of infrastructure (including transportation and communication networks) have affected international economic patterns.
Duration: 0 hrs 40 mins

Read: Dependency Theory
Read excerpts from Vincent Ferraro's essay on dependency theory.
Duration: 0 hrs 30 mins
Practice: You Do the Math
Calculate how the price of certain imported goods would be affected if they were produced by workers making the American minimum wage.
Duration: 0 hrs 30 mins Scoring: 30 points

Quiz: It's a Small World
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

LESSON 2: INTERNATIONAL ORGANIZATIONS

Study: The International Banking System
Learn about the international banking system, including similarities and differences between it and the American system and the dynamics of capital mobility and international investment.
Duration: 0 hrs 40 mins

Study: World Economic Government?
Learn about the International Monetary Fund, the World Bank, and World Trade Organization and the role these quasigovernmental institutions play in the international economy, particularly in spreading global liberalization and aiding development.
Duration: 0 hrs 40 mins

Study: The Power of Money
Explore the use of economic instruments — such as boycotts, embargoes, and trade sanctions — that governments and international organizations use to influence international policy.
Duration: 0 hrs 40 mins

Journal: Human-Rights Embargo
Investigate the source of products you own or regularly use; reflect on the international diversity (or lack thereof) reflected by items you purchase.
Duration: 0 hrs 30 mins Scoring: 20 points

Quiz: International Organizations
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

LESSON 3: THE CHALLENGES OF GLOBALIZATION

Study: Problems for the World
Learn about issues created by globalization, including economic development, the environment, labor movements, and human rights.
Duration: 0 hrs 40 mins

Study: Problems for the United States
Learn about problems that globalization poses for Americans, including loss of jobs, the trade deficit, and foreign ownership of American companies.
Duration: 0 hrs 40 mins

Discuss: Human Rights Versus Trade
Discuss the United States' choice to grant most-favored-nation status to China despite that nation's continuing human-rights violations.
Duration: 0 hrs 20 mins Scoring: 15 points

Quiz: The Challenges of Globalization
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

LESSON 4: THE GLOBAL GAME BOARD WRAP-UP
Review: The Global Game Board
Prepare for the unit test by reviewing key concepts and skills.
Duration: 0 hrs 30 mins

Test (CS): The Global Game Board
Take a computer-scored test to assess what you have learned in this unit.
Duration: 0 hrs 30 mins Scoring: 50 points

Test (TS): The Global Game Board
Take a teacher-scored test to assess what you have learned in this unit.
Duration: 0 hrs 30 mins Scoring: 50 points

UNIT 7: PLAYING THE GAME YOURSELF: PERSONAL FINANCE

LESSON 1: PLANNING AHEAD

Study: Checking and Savings
Learn about different types of personal bank accounts and the advantages and disadvantages of each type.
Duration: 0 hrs 40 mins

Study: Making a Budget
Learn about the use of a budget in making personal economic decisions and planning for the future.
Duration: 0 hrs 40 mins

Read: The Importance of Money Management
Read about savings rates, credit cards, and the problems that some people have managing their money.
Duration: 0 hrs 30 mins

Journal: Figuring Out Your Expenses
Write about the various expenses that you would need to include in a personal budget both now and in the future; estimate the amount of money you would need to budget for those expenses.
Duration: 0 hrs 30 mins Scoring: 20 points

Quiz: Planning Ahead
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

LESSON 2: INCOME AND CAREER

Study: Income and Career
Understand various sources of income and the relationship between income and career preparation. Describe the correlation between income and a worker’s skills and education.
Duration: 0 hrs 45 mins Scoring: 0 points

Checkup: Practice Problems
Check your understanding of the lesson.
Duration: 0 hrs 20 mins Scoring: 0 points

Quiz: Income and Career
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

LESSON 3: COMPENSATION PACKAGES

Study: Compensation Packages
Learn the various types of benefits that may be part of a compensation package. Explore situations in which a higher-paying job is not necessarily the best overall compensation.
Duration: 0 hrs 45 mins Scoring: 0 points

Checkup: Practice Problems
Check your understanding of the lesson.
Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Compensation Packages**
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

### LESSON 4: GIVE ME SOME CREDIT

**Study: Just a Loan?**
Learn about different forms of loans, such as car, student, home, small-business, and commercial loans.
Duration: 0 hrs 40 mins

**Study: You Get the Credit**
Learn about credit cards, including the role of credit history, differences between credit cards and other loans, and how credit cards differ from other forms of credit.
Duration: 0 hrs 40 mins

**Practice: You Do the Math**
Calculate the difference in payments between a credit-card-financed car purchase and a car loan using different interest rates and payback periods.
Duration: 0 hrs 30 mins Scoring: 30 points

**Quiz: Give Me Some Credit**
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

### LESSON 5: CALCULATING CREDIT CARD INTEREST

**Study: Calculating Credit Card Interest**
Learn how credit card companies compute interest. Explore the average daily balance, previous balance, and adjusted balance methods.
Duration: 0 hrs 45 mins Scoring: 0 points

**Checkup: Practice Problems**
Check your understanding of the lesson.
Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Calculating Credit Card Interest**
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

### LESSON 6: ADDITIONAL COSTS: EScROW

**Study: Additional Costs: Escrow**
Understand the role of escrow in financing a house. Calculate the additional costs of PMI, taxes, and homeowners insurance.
Duration: 0 hrs 45 mins Scoring: 0 points

**Checkup: Practice Problems**
Check your understanding of the lesson.
Duration: 0 hrs 20 mins Scoring: 0 points

**Quiz: Additional Costs: Escrow**
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 20 points

### LESSON 7: THE RESPONSIBLE CONSUMER

**Study: Money Isn't Everything**
Explore various noneconomic considerations that consumers must take into account when attempting to reconcile their values
and morals with their economic behavior.
Duration: 0 hrs 40 mins

**Study: Doing Something About It**
Learn about the various methods consumers can use to influence the moral behavior of producers, including boycotts, writing letters, and calls for government regulation.
Duration: 0 hrs 40 mins

**Discuss: Taking Action (Or Not)**
Discuss the practice of boycotting stores that sell products made by companies that engage in practices to which you object.
Duration: 0 hrs 20 mins

**Quiz: The Responsible Consumer**
Take a quiz to assess your understanding of the material.
Duration: 0 hrs 20 mins Scoring: 15 points

**LESSON 8: PLAYING THE GAME YOURSELF: PERSONAL FINANCE WRAP-UP**

**Review: Playing the Game Yourself: Personal Finance**
Prepare for the unit test by reviewing key concepts and skills.
Duration: 0 hrs 30 mins

**Test (CS): Playing the Game Yourself: Personal Finance**
Take a computer-scored test to assess what you have learned in this unit.
Duration: 0 hrs 30 mins Scoring: 48 points

**Test (TS): Playing the Game Yourself: Personal Finance**
Take a teacher-scored test to assess what you have learned in this unit.
Duration: 0 hrs 30 mins Scoring: 47 points

**UNIT 8: SEMESTER REVIEW AND EXAM**

**LESSON 1: SEMESTER REVIEW AND EXAM**

**Review: Semester Review**
Prepare for the semester exam by reviewing key concepts covered in this semester.
Duration: 3 hrs

**Exam: Semester Exam**
Take a computer-scored exam to demonstrate your mastery of concepts and skills covered in this semester.
Duration: 0 hrs 40 mins Scoring: 60 points

**Final Exam: Semester Exam**
Take a teacher-scored exam to demonstrate your mastery of concepts and skills covered in this semester.
Duration: 1 hr 20 mins Scoring: 90 points