

8th Grade Social Studies Curriculum

Cliffside Park High School

September 2019

GRADE: Social Studies --8th Grade

Unit Name: Introduction to Economics

Duration: 3-4 weeks

Enduring Understanding:

- Economic systems shape relationships in society.
- Resources are limited, so people must make choices.

Essential Questions:

- Why and how do people make economic choices?
- How do economic systems influence societies?

Topics and Skills Covered:

- Students will know:
 - why we must make economic choices.
 - the three basic economic questions.
 - the considerations when making an economic decision.
 - the effects of supply and demand on an economic market.
 - how prices aid consumers.

- Students will be able to:
 - define wants in terms of economics.
 - explain the concept of scarcity and how it affects economic decisions.
 - analyze a cartoon on economic trade-offs and opportunity costs.
 - define terms related to economic decision making.
 - explain and carry out a benefit-cost analysis.
 - analyze a cartoon for its message about supply and demand.
 - use a timeline to understand the effects of supply and demand on gas prices.
 - explain the effects of supply and demand on a product, either visually or in writing.

Assessments:

Formative:

- Responses to Interactive Whiteboard Activities
- What Do You Know? Activity
- Analyzing Images
- Class discussion about the introduction to economics
- Lesson Reviews
- Online Self-Check Quizzes

Summative:

- Chapter Assessment and Activities
- Project-Based Learning Hands-On Chapter Project: Make and Sell a Product.
 - Students will make and sell a number of small products at a school store. They will decide on the prices of their items based on supply-related data. Then they will set up a school store and try to sell as many items as possible, using worksheets to keep track of sales data. While the “store” is open, students will adjust prices if needed based on demand for their items.

Benchmarks:

- Benchmark exam administered by all 8th grade teachers upon completion of unit.

Alternative:

Revising Society's Economy Have students suppose they are to remake the nation's economy to create more economic equality. Working in small groups, have them first identify the three basic economic questions and then explain how they would change the way the country answers these questions. Assign them to explain how working, buying, selling, and investing by individuals, businesses, and government would work in their revised economy

Thinking Like an Economist Have students write an essay in response to this question: Should everyone always think like an economist? Have students consider the value of applying marginal analysis and cost-benefit analysis to everyday life. What is gained? Is anything lost? Encourage them to consider the effects on their own lives if they thought like an economist more of the time or even all of the time.

Researching Prices Although the text teaches that in a competitive market, prices are forced to equilibrium, most Americans have seen a traffic intersection with two or more gas stations advertising different prices for unleaded regular. Invite students to research and think about why this happens. Have them present their findings in any format and draw conclusions about markets in the real world.

Resources:**Textbook:**

- Building Citizenship: Civics & Responsibility, McGraw Hill Education

Primary and Secondary

- Primary sources: Excerpts from Wealth of Nations by Adam Smith. Most recent sales and earnings reports from Apple, Most recent price reports for oil.

Suggested Reading

- The Young Zillionaire's Guide to Supply and Demand, by David Seidman (Grade 6 reading level)

- Show Me the Money: How to Make Cents of Economics, by Alvin Hall (Grade 7 reading level)
- Economics, by Laura Anne Gilman (Grade 8 reading level)

Relevant Standards:

NJSLS--Social Studies

- 6.1.8.C.1.b Explain why individuals and societies trade, understand how trade functions, and the role of trade.

English/Language Arts and Social Studies/History Literacy Standards

- ELA-LITERACY.RH.6-8.1 through ELA-LITERACY.RH.6-8.10

Vocabulary: want, economics, resource, scarcity, economic system, traditional economy, market economy, command economy, mixed market economy, trade-off, opportunity cost, fixed cost, variable cost, total cost, marginal cost, revenue, marginal revenue, benefit-cost analysis, consumer, producer, demand, supply, market, competition, equilibrium price, surplus, shortage

Interdisciplinary Activities and Connections:

- Work collaboratively with the ELA department on primary and secondary source readings.
- Data analysis: Price research, Art: Designing Product

Modifications to Support Gifted and Talented Students	Modifications to Support English Language Learners	Modifications to Support Our Learners (Students with IEPs/504s and At-Risk Learners)
<ul style="list-style-type: none"> • Amplify learning by providing more challenging texts • Allow G & T students time to complete alternative assignments • Create Google Slide presentation on pertinent topics from within the unit • Allow G & T students to identify and define higher level terms within the unit of study 	<ul style="list-style-type: none"> • Allow for peer to peer collaboration within the classroom • Assign an English speaking mentor to help student with language difficulties • Have ELL teacher assist in appropriate modifications and accommodations for all assessments • Use information from the WIDA testing to help facilitate individualized assessments for ELL students 	<ul style="list-style-type: none"> • Review student individual educational plan and/or 504 plan for instructional, assessment, and environmental supports • Students will be given flexibility with assessments (option of having alternative assessments in lieu of assessments that non-IEP/504 students are taking) • Text to speech • Students will be provided with graphic organizers • Students will have access to maps, illustrations, and other materials that will allow them to comprehend the material in a non-literacy setting • Students will not be penalized for spelling and grammar errors • Teachers will meet with collaborative teacher to discuss individual modifications for each student

	<ul style="list-style-type: none">● Allow student access to native dictionary to help with the understanding of vocabulary within the unit● Student may create a Google Slide presentation and explain information in their native language	
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GRADE: Social Studies --8th Grade

Unit Name: The American Economy Duration: 3-4 weeks
Enduring Understanding: <ul style="list-style-type: none">● Economic systems shape relationships in society.● Resources are limited, so people must make choices.
Essential Questions: <ul style="list-style-type: none">● Why and how do people make economic choices?
Topics and Skills Covered: <ul style="list-style-type: none">● Students will know:<ul style="list-style-type: none">○ what the four factors of production are.○ how Gross Domestic Product serves as an indicator of a country's economy.○ how the circular flow of economic activity in the market system operates.○ how growth is promoted within an economy.○ the definition and features of capitalism.

- Students will be able to:
 - classify purchases as goods or services.
 - identify and provide examples of the four factors of production.
 - explain the difference between capital goods and consumer goods.
 - explain how Gross Domestic Product is calculated.
 - determine the relative roles of the factors of production in the American economy.
 - describe how money and resources flow in an economy.
 - explain the circular flow of economic activity.
 - identify ways to promote economic growth.
 - identify economic freedoms that Americans enjoy.
 - define and provide examples of capitalism's most important features.
 - understand how the features of capitalism relate to growth and productivity.
 - explain the history of capitalism.
 - define and describe their role as human capital.

Assessments:**Formative:**

- Responses to Interactive Whiteboard Activities
- What Do You Know? Activity
- Analyzing Charts
- Biography Worksheet: Adam Smith (1723–1790)
- Analyzing Images
- Class discussion about the American economy
- Lesson Reviews
- Online Self-Check Quizzes

Summative:

- Chapter Assessment and Activities
- Project-Based Learning Hands-On Chapter Project: Local Businesses Report.
 - Students conduct research on a local business and report back to the class. They will contact a local business and learn more about it, using worksheets to gather and record information about the business. Then they will create a presentation that explains how the business reflects characteristics of the American economy. Presentations may consist of posters,

slide shows, or some combination of images and words. You can assign them to complete this work individually or in pairs.

Benchmarks:

- Benchmark exam administered by all 8th grade teachers upon completion of unit

Alternative:

Researching and Reporting on GDP Have students research and graph the ten countries with the highest GDP. Then they should research and graph the ten countries with the highest GDP per capita. (Tell them not to include the European Union but to focus only on the economies of individual countries.) Have them present their graphs, along with a brief summary that explains why some countries in the total GDP graph are not found in the GDP per capita graph.

Creating a Presentation on the Circular Flow of Economic Activity Have students create a multimedia presentation that explains the circular flow of economic activity for children. Students should show how the different sectors interact in the two markets, and give examples of each type of activity. Their completed project should include the government and foreign sectors as well.

Creating a Panel Discussion on the U.S. Free Enterprise System Have students create a panel discussion in which they serve as economic experts who explore the six principles of the U.S. free enterprise system. They should list examples of each principle at work and explain how the principles relate to each other. They should also explain how these principles have promoted economic growth over time. One student could serve as moderator

Resources:

Textbook:

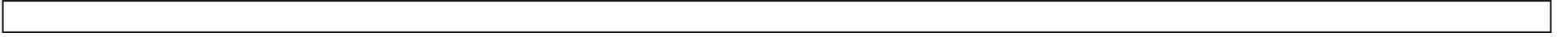
- Building Citizenship: Civics & Responsibility, McGraw Hill Education

Primary and Secondary

- Primary sources: Government spending reports: graph, charts
- Secondary sources: American Entrepreneur Biography - Madame C.J. Walker

Suggested Reading

- The Young Zillionaire's Guide to Supply and Demand, by David Seidman (Grade 6 reading level)
- Show Me the Money: How to Make Sense of Economics, by Jeanne Nagle (Grade 7 reading level)
- Economics, by Laura Anne Gilman (Grade 8 reading level)



Relevant Standards:

NJSLS--Social Studies

- 6.1.8.C.1.b Explain why individuals and societies trade, understand how trade functions, and the role of trade.

English/Language Arts and Social Studies/History Literacy Standards

- ELA-LITERACY.RH.6-8.1 through ELA-LITERACY.RH.6-8.10

Vocabulary: product, Gross Domestic Product (GDP), entrepreneur, GDP per capita, standard of living, circular flow model, factor market, product market, economic growth, productivity, specialization, capitalism, free enterprise, voluntary exchange, profit, profit motive, competition

Interdisciplinary Activities and Connections:

- Work collaboratively with the ELA department on primary and secondary source readings.
- Data Analysis, Multimedia presentation

Modifications to Support Gifted and Talented Students	Modifications to Support English Language Learners	Modifications to Support Our Learners (Students with IEPs/504s and At-Risk Learners)
<ul style="list-style-type: none"> • Amplify learning by providing more challenging texts • Allow G & T students time to complete alternative assignments • Create Google Slide presentation on pertinent topics from within the unit • Allow G & T students to identify and define higher level terms within the unit of study 	<ul style="list-style-type: none"> • Allow for peer to peer collaboration within the classroom • Assign an English speaking mentor to help student with language difficulties • Have ELL teacher assist in appropriate modifications and accommodations for all assessments • Use information from the WIDA testing to help facilitate individualized assessments for ELL students • Allow student access to native dictionary to help with the understanding of vocabulary within the unit • Student may create a Google Slide presentation and explain 	<ul style="list-style-type: none"> • Review student individual educational plan and/or 504 plan for instructional, assessment, and environmental supports • Students will be given flexibility with assessments (option of having alternative assessments in lieu of assessments that non-IEP/504 students are taking) • Text to speech • Students will be provided with graphic organizers • Students will have access to maps, illustrations, and other materials that will allow them to comprehend the material in a non-literacy setting • Students will not be penalized for spelling and grammar errors • Teachers will meet with collaborative teacher to discuss individual modifications for each student

	information in their native language	
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GRADE: Social Studies --8th Grade

Unit Name: Personal Finance

Duration: 3-4 weeks

Enduring Understanding:

- Resources are limited so people must make choices.

Essential Questions:

- Why and how do people make economic choices?

Topics and Skills Covered:

- Students will know:
 - why and how to save.
 - their rights as consumers.
 - how to be a wise consumer.
 - the value of creating a personal budget.
 - how credit works.
- Students will be able to:
 - define disposable and discretionary income.
 - identify consumer protections.
 - evaluate advertising and its effect on consumers.
 - explain and provide examples of smart buying strategies.
 - analyze personal debt figures for Americans.
 - create their own personal budget.
 - identify the advantages and disadvantages of using credit.
 - explain how interest works and analyze a savings account example.

- practice using a checking/debit account.
- compare and contrast several types of savings plans and other investments.

Assessments:**Formative:**

- Responses to Interactive Whiteboard Activities
- What Do You Know? Activity
- Interactive Handout: Using a Checking/Debit Account
- Civics and Economics Worksheet: Creating a Budget
- Responses to Interactive Charts
- Analyzing Images
- Class discussion about personal finance
- Lesson Reviews
- Online Self-Check Quizzes

Summative:

- Chapter Assessment and Activities
- Project-Based Learning Hands-On Chapter Project: Create Family Budgets Based on Local Living Costs.
 - Students will create budgets for a family, based on a given income and the cost of living in their community. Students will work in cooperative groups and use worksheets to organize information about living costs and budget choices. They will use bills, newspapers, advertising flyers, and other real sources of information to learn about living costs in their community. Then they will make choices to create a budget that covers all necessary expenses, given the family's income. Groups will compare their budgets and give reasons for the choices they made.

Benchmarks:

- Benchmark exam administered by all 8th grade teachers upon completion of unit

Alternative:

Creating a "Great Moments in Consumer Protection" Illustrated Timeline Assign students the project of researching and creating a timeline of key highlights in the extension of consumer rights in U.S. history from the late 1800s to the present. The time line can use events mentioned in the chapter, such as the passage of the Pure Food and Drug Act of 1906 or the formation of the Better Business Bureau in 1912. The student should also, however, identify other events that have impacted consumers and their rights. They should

strive to include no fewer than 10 items on their timeline. In addition, time lines should feature historical photos or artwork to add interest and information.

Creating a Personal Budget Have students read and complete the Civics and Economics Activity: Creating a Budget worksheet. Students should read through the material, consulting their text to refresh their understanding of key points. Have them complete the activities, including the culminating budgeting activity.

Reporting on the History of the Stock Market Students will use the Internet or other resources to learn about and report on the history of the stock market in the United States. Student reports should seek to answer the following question: Why is the stock market considered a good place to invest money given the risks involved? Student reports can use a combination of text, data, and visuals to explain why stocks remain a favored investment vehicle for millions of people.

Resources:

Textbook:

- Building Citizenship: Civics & Responsibility, McGraw Hill Education

Primary and Secondary

- Primary sources: Sample product warranty, Consumer Bill of Rights, Data on savings rates (1954-2014)

Suggested Reading

- Growing Money: A Complete Investing Guide for Kids, by Gail Karlitz and Debbie Honig (Grade 6 reading level)
- The Kid's Guide to Money: Earning It, Saving It, Spending It, Growing It, Sharing It, by Steve Otfinoski (Grade 7 reading level)
- Get Real: What Kind of World Are You Buying?, by Mara Rockliff (Grade 8 reading level)

Relevant Standards:

NJSLS--Social Studies

- 6.1.8.C.1.b Explain why individuals and societies trade, understand how trade functions, and the role of trade.

English/Language Arts and Social Studies/History Literacy Standards

- ELA-LITERACY.RH.6-8.1 through ELA-LITERACY.RH.6-8.10

Vocabulary: consumerism, redress, comparison shopping, generic good, warranty, impulse buying, disposable income, discretionary income, budget, expense, balance, deficit, credit, interest, loan, borrower, principal, maturity, penalty, return, stock, dividend, bond, mutual fund

Interdisciplinary Activities and Connections:

- Work collaboratively with the ELA department on primary and secondary source readings.
- Data Analysis - credit card statement, personal budget

Modifications to Support Gifted and Talented Students	Modifications to Support English Language Learners	Modifications to Support Our Learners (Students with IEPs/504s and At-Risk Learners)
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	presentation and explain information in their native language	
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GRADE: Social Studies --8th Grade

Unit Name: Business in America

Duration: 3-4 weeks

Enduring Understanding:

- Why and how do people make economic choices?
- How do economic systems influence societies?

Essential Questions:

- Why and how do people make economic choices?

Topics and Skills Covered:

- Students will know:
 - business and work life in their community mirrors the national economy.
 - three types of business organizations in the U.S. economy and examples of them in their neighborhood or area.
 - why workers organize into unions.
 - how local businesses play a part in people's everyday lives.
- Students will be able to:
 - identify and give examples (and local examples) of the main types of business organizations.
 - describe a business they might like to own and explain how it would be structured.
 - explain why laborers organize.
 - identify types of unions and local unionized businesses.
 - explain trends in labor union membership.

- organize information about labor-management conflicts.
- identify and map local businesses that may have unions.
- compare negotiating tools used in labor-management conflicts.
- identify the roles and responsibilities of businesses within a community.
- identify businesses that contribute to their community.
- explain why a particular business has a social responsibility to its community.

Assessments:**Formative:**

- Responses to Interactive Whiteboard Activities
- What Do You Know? Activity
- Analyzing Images
- Class discussion about businesses in America
- Lesson Reviews
- Online Self-Check Quizzes

Summative:

- Chapter Assessment and Activities
- Project-Based Learning Hands-On Chapter Project: Hold Collective Bargaining Sessions to Resolve Labor-Management Conflicts.
 - Students will take on the roles of labor and management and then hold collective bargaining sessions to solve conflicts between the two groups. Students work in groups and will choose from a list of labor-management conflicts. They use worksheets to create a profile of a business or union for the role play and conduct research to learn how these organizations are structured. Each side uses worksheets to plan their strategies for collective bargaining. Groups then hold collective bargaining sessions to reach compromises on the labor issues.

Benchmarks:

- Benchmark exam administered by all 8th grade teachers upon completion of unit

Alternative:

Creating a Presentation for a New Business Idea Have students work in small groups to brainstorm ideas for innovative new businesses. Ideas could involve a change in an existing type of business that opens that business to a new market, or they might be

new products or services, such as an app, that have not been marketed before. Tell each group to choose a new business idea and then decide if the new business would best be formed as a type of partnership or a corporation. Each group should then develop a brochure that describes the new business idea, the business structure being considered, and encourages potential investors, either partners or stockholders, to invest in the company.

Creating a Labor Union Timeline Have students research key dates in labor union history in the United States. They might include such events as the organization of major unions in important industries, key strikes and other union actions, major labor laws, and milestones in union membership. Have them present their findings in a timeline that includes dates and brief descriptions. They may wish to include images as well. If possible, students could create their timeline as a multimedia presentation.

Presenting an Employee-Friendly Workplace Have students use the Internet to research what innovative companies have done to improve the working conditions of their employees. Students should present a report, with a visual display of some kind, such as a PowerPoint or poster. The report should describe the actions taken, how each action improves working conditions, and the value of the actions to the companies. Tell students that actions may involve worker safety or health, live-work arrangements (flexible hours or telecommuting), non-salary compensation (health plans, food, gym membership, tuition-assistance), and the workplace environment. You may want to aid students in identifying benefits to the company for improving working conditions, such as higher employee retention rates, lower training costs, higher productivity, innovation, cross-silo collaboration.

Resources:

Textbook:

- Building Citizenship: Civics & Responsibility, McGraw Hill Education

Primary and Secondary

- Primary sources: Photographs by Lewis Hine of American workers
- Secondary: Biographies of labor organizers such as Cesar Estrada Chavez

Suggested Reading

- Top Entrepreneurs and Their Businesses, by Robert B. Pile (Grade 6 reading level)
- Mother Jones: Fierce Fighter for Workers' Rights, by Judith Pinkerton Josephson (Grade 7 reading level)
- You Are the Corporate Executive, by Nathan Aaseng (Grade 8 reading level)

Relevant Standards:

NJSLS--Social Studies

- 6.1.8.C.1.b Explain why individuals and societies trade, understand how trade functions, and the role of trade.

English/Language Arts and Social Studies/History Literacy Standards

- ELA-LITERACY.RH.6-8.1 through ELA-LITERACY.RH.6-8.10

Vocabulary: sole proprietorship, financial capital, liability, partnership, corporation, charter, board of directors, franchise, nonprofit organization, labor union, right-to-work laws, collective bargaining, strike, picketing, lockout, injunction, mediation, arbitration, social responsibility, foundation, transparency

Interdisciplinary Activities and Connections:

- Work collaboratively with the ELA department on primary and secondary source readings.
- Data analysis - corporate donations, union membership and trends, Career connection

Modifications to Support Gifted and Talented Students	Modifications to Support English Language Learners	Modifications to Support Our Learners (Students with IEPs/504s and At-Risk Learners)
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	presentation and explain information in their native language	
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GRADE: Social Studies --8th Grade

Unit Name: Government's Role in the Economy

Duration: 3-4 weeks

Enduring Understanding:

- People establish governments to create order, provide security, and accomplish common goals.
- Economies develop and change.

Essential Questions:

- How does government influence the economy and economic institutions?

Topics and Skills Covered:

- Students will know:
 - differences between private goods and public goods.
 - how the government helps maintain competition.
 - how the economy is measured, including indicators of economic health.
 - what leads to income inequality and how the government deals with poverty.
 -
- Students will be able to:
 - identify public goods.
 - describe ways the government regulates the economy.
 - explain their beliefs on government involvement in the economy.
 - analyze headlines/primary sources for indications of economic growth/health.
 - recognize the stages of the business cycle.
 - analyze price changes over time.
 - read a stock report.

- write a paragraph about the business cycle.
- analyze graphs and make income comparisons.
- research government poverty guidelines.

Assessments:**Formative:**

- Responses to Interactive Whiteboard Activities
- What Do You Know? Activity
- Civics and Economics Worksheet: Learning from Stock Market Tables
- Civics and Economics Worksheet: Interpreting Economic Statistics
- Analyzing Images
- Class discussion about government's role in the economy
- Lesson Reviews
- Online Self-Check Quizzes

Summative:

- Chapter Assessment and Activities
- Project-Based Learning Hands-On Chapter Project: Create a Timeline of Government Activities That Affected the Economy.
 - Students will create a timeline of events in which the federal government played a significant role in the economy. Students will work in cooperative groups and use worksheets to organize information for their timeline entries. They will choose from a list of ways the government affects the economy and conduct research to find historical examples. Then they will find images and create text for a timeline entry about the event they researched. Groups will place their timeline entries onto a class timeline and summarize their events for the rest of the class.

Benchmarks:

- Benchmark exam administered by all 8th grade teachers upon completion of unit

Alternative:

Writing an Op-Ed Essay Explain that an op-ed is a brief essay expressing the author's expertise and opinion on an issue of public concern. Have students choose a public good that they would like to see more of, or less of, and have them write an op-ed explaining and defending their position on their chosen public good.

Point out to students that even though publicly funded public goods are available equally to all members of the public, they do not necessarily benefit all members of the public equally. (For example, a highway in one community may have much less benefit in the community next door.) As a result, citizens often disagree about whether a government decision to provide some particular good is in the public interest. Explain to students that their op-eds should address the concerns of people who would not take advantage of the good and believe they would not benefit from it.

Summarizing the Effects of Hyperinflation The concept of inflation can be dramatically illustrated by the example of hyperinflation, in which prices rise so rapidly that money becomes almost—or actually—worthless. Have students use the Internet or other sources to research and report on a recent example of hyperinflation, such as the economic catastrophe that struck the nation of Germany after World War I. Students should write a two- to three-page summary of the events, using images and words to describe the chaos that resulted when inflation destroyed the value of German currency.

Creating a Poverty Collage Direct students to create a visual report about poverty in the United States. Students can gather images from print and Internet stories that illustrate the plight of the poor in the United States. Students should also create graphic representations of poverty, using statistics gathered from the Internet and other sources—for example, rates of poverty among children or rates of poverty in the most impoverished communities in the United States. Have students share their collages with the rest of the class.

Resources:

Textbook:

- Building Citizenship: Civics & Responsibility, McGraw Hill Education

Primary and Secondary

- Primary sources: Supreme Court case *Brown v. Board of Education of Topeka, Kansas*, 1954.

Suggested Reading

- *The New Deal: Pulling America Out of the Great Depression*, by R. Conrad Stein (Grade 6 reading level)
- *Should the Federal Government Bail Out Private Industry?* by David Haugen, editor (Grade 7 reading level)
- *Brother, Can You Spare a Dime? The Great Depression, 1929–1933*, by Milton Meltzer (Grade 8 reading level)

Relevant Standards:

NJSLS--Social Studies

- 6.1.8.C.1.b Explain why individuals and societies trade, understand how trade functions, and the role of trade.

English/Language Arts and Social Studies/History Literacy Standards

- ELA-LITERACY.RH.6-8.1 through ELA-LITERACY.RH.6-8.10

Vocabulary: private good, public good, externality, monopoly, antitrust law, merger, natural monopoly, recall, real GDP, business cycle, recession, depression, unemployment rate, fixed income, inflation, bear market, bull market

Interdisciplinary Activities and Connections:

- Work collaboratively with the ELA department on primary and secondary source readings.
- Data analysis, Art: collage

Modifications to Support Gifted and Talented Students	Modifications to Support English Language Learners	Modifications to Support Our Learners (Students with IEPs/504s and At-Risk Learners)
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	information in their native language	
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GRADE: Social Studies --8th Grade

Unit Name: The Government and Banking

Duration: 3-4 weeks

Enduring Understanding:

- Resources are limited, so people must make choices.
- Political and economic institutions evolve to help people accomplish goals.

Essential Questions:

- How does government influence the economy and economic institutions?

Topics and Skills Covered:

- Students will know:
 - the function of money.
 - the types of financial institutions and how they differ.
 - how the Federal Reserve is organized and what its functions are.
 - how the Fed affects the economy through its monetary policy.
 - the services provided by banks.
 - how banking in the United States has developed over time.
- Students will be able to:
 - analyze various forms of money and explain why money has value.
 - compare and contrast different financial institutions.
 - explain the necessary features of a new piece of currency.
 - explain the organization of the Federal Reserve.
 - identify and explain the various functions of the Fed.
 - describe monetary policy as carried out by the Fed.

- manipulate graphs showing how Fed monetary policy works.
- explain how and why they should save.
- identify and describe the services provided by banks.
- explain the relationship between local banks and the Federal Reserve.
- analyze a timeline of the history of banking.

Assessments:**Formative:**

- Responses to Interactive Whiteboard Activities
- What Do You Know? Activity
- Civics and Economics Worksheet: Checking Accounts
- Timeline of American Banking
- Analyzing Images
- Class discussion about the government and banking
- Lesson Reviews
- Online Self-Check Quizzes

Summative:

- Chapter Assessment and Activities
- Project-Based Learning Hands-On Chapter Project: Create Multimedia Presentations About Events in Banking History.
 - Students will work in cooperative groups and use worksheets to organize information for their presentations. They will choose from a list of events and conduct research about the topic, citing at least five different sources that support their research. Then they will use what they have learned to create a multimedia presentation. Students share their presentations with the rest of the class. Class discussion can address the similarities and differences between the events and the way each has shaped the modern banking system.

Benchmarks:

- Benchmark exam administered by all 8th grade teachers upon completion of unit

Alternative:

Creating a Graphic Novel About a Barter Economy First, have students read The History of Money graphic novel to get a sense of the style and format of the genre. Then have students create their own graphic novel that explores a world without money, in which all

transactions are conducted on the basis of barter. The graphic novel should make clear the difficulties and limitations of a barter system, suggesting why systems of money came into use.

Creating an Economic Crisis Timeline The Federal Reserve plays a major role in managing the economy, including dealing with economic crises. The United States experienced a serious crisis in 2007 and 2008. Have students use the Internet and other resources to research this crisis, focusing in particular on the role of the Federal Reserve in leading the federal government's response to it. Students will then create a timeline that covers the history of the crisis, using words and visuals to trace the actions of the Fed.

Creating an Illustrated Anatomy of a Bank Panic Instruct students to research the bank panics that have occurred in U.S. history; such panics used to be a major and recurring threat to the financial system and to the savings of ordinary Americans. Their research should focus on what caused panics, how they progressed, and how they finally ended. Students should compile the information they have gathered into a poster or other display mixing text and images to explain their findings.

Resources:

Textbook:

- Building Citizenship: Civics & Responsibility, McGraw Hill Education

Primary and Secondary

- Primary sources: Franklin Delano Roosevelt's speech about the banking crisis.

Suggested Reading

- A Teenager's Guide to Money, Banking, and Finance, by David Spiselman (Grade 6 reading level)
- Money and Banking, by Norman L. Macht (Grade 7 reading level)
- The Banking Crisis, edited by Dedria Bryfonski (Grade 8 reading level)

Relevant Standards:

NJSLS--Social Studies

- 6.1.8.C.1.b Explain why individuals and societies trade, understand how trade functions, and the role of trade.
- 6.1.8.C.4.a Analyze the debates involving the National Bank, uniform currency, and tariffs, and determine the extent to which each of these economic tools met the economic challenges facing the new nation.

English/Language Arts and Social Studies/History Literacy Standards

- ELA-LITERACY.RH.6-8.1 through ELA-LITERACY.RH.6-8.10

Vocabulary: barter, coin, currency, electronic money, deposit, commercial bank, savings and loan association, credit union, central bank, Federal Open Market Committee (FOMC), monetary policy

Interdisciplinary Activities and Connections:

- Work collaboratively with the ELA department on primary and secondary source readings.
- Data analysis, Art: creating graphic novel

Modifications to Support Gifted and Talented Students	Modifications to Support English Language Learners	Modifications to Support Our Learners (Students with IEPs/504s and At-Risk Learners)
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GRADE: Social Studies --8th Grade

Unit Name: Financing the Government

Duration: 3-4 weeks

Enduring Understanding:

- Resources are limited, so people must make choices.

Essential Questions:

- How does government influence the economy and economic institutions?

Topics and Skills Covered:

- Students will know:
 - governments use fiscal policy, including automatic stabilizers, to maintain a stable economy.
 - why governments create budgets.
 - the sources of revenues and forms of expenditures for local, state, and federal governments.
 - governments' budgets are generally not balanced, leading to deficit and debt.
- Students will be able to:
 - compare government budgets to a personal budget.
 - describe the process for preparing the federal budget.
 - compare revenues and expenditures between general budget categories of federal, state, and local governments.
 - explain the concept of surpluses and deficits.
 - identify the national debt and explain its significance.
 - explain the process for balancing the federal budget.
 - define and describe the effectiveness of automatic stabilizers.

Assessments:

Formative:

- Responses to Interactive Whiteboard Activities
- What Do You Know? Activity
- Analyzing Images
- Class discussion about financing the government
- Lesson Reviews
- Online Self-Check Quizzes

Summative:

- Chapter Assessment and Activities
- Project-Based Learning Hands-On Chapter Project: Create Displays Showing Tax Policies and Federal Deficits or Surpluses.
 - Students work in groups to create visual displays about federal tax policies at different periods in American history. You will assign each group one of the following time periods in American history: 1776–1830, 1830–1890, 1890–1950, 1950–2010. Groups will conduct research to learn about the tax policies and federal deficits or surpluses during their time period. Then they will create displays that illustrate and explain the tax policies and their effects. Displays can be such items as time lines, graphs, charts, photographs of efforts that occupied a large share of budget, or other visuals. Groups will share their presentations with the rest of the class, draw conclusions about how tax policies affect budget deficits and surpluses, and make predictions about the current economy.

Benchmarks:

- Benchmark exam administered by all 8th grade teachers upon completion of unit

Alternative:

Exploring Entitlements Explain to students that a major budgeting challenge facing the United States is the cost of large entitlement programs, such as Social Security and Medicare. Instruct students to research and report in a one- to two-page paper on one of these entitlement programs, tracing its history and current condition. Reports, which can include graphs or other data, should identify concerns about the program and suggestions that have been made for addressing them.

Creating a Fiscal Policy Diagram Review with students the issues related to government budgeting—revenues and expenditures, deficits and surpluses, and the way that changes in one area can affect others. Remind them that most states require their governments to have balanced budgets. Have students take on the role of a state legislator and write a speech arguing for or against a state constitutional amendment that would allow deficit spending by a state's government. Their speeches should explain the benefits of their position and also address criticisms that might be aimed against it.

Resources:

Textbook:

- Building Citizenship: Civics & Responsibility, McGraw Hill Education

Primary and Secondary

- Primary sources: Current year federal budget

Suggested Reading

- Your Money at Work: Taxes, by Ernestine Geisecke (Grade 6 reading level)
- Taxes and Government Spending, by Andrea Lubov (Grade 7 reading level)
- The Federal Budget Deficit, by Susan Hunnicutt, editor (Grade 8 reading level)

Relevant Standards:

NJSLS--Social Studies

- 6.1.8.C.1.b Explain why individuals and societies trade, understand how trade functions, and the role of trade.
- 6.1.8.C.4.a Analyze the debates involving the National Bank, uniform currency, and tariffs, and determine the extent to which each of these economic tools met the economic challenges facing the new nation.

English/Language Arts and Social Studies/History Literacy Standards

- ELA-LITERACY.RH.6-8.1 through ELA-LITERACY.RH.6-8.10

Vocabulary: fiscal year, mandatory spending, discretionary spending, appropriations bill, intergovernmental revenue, sales tax, balanced budget, budget surplus, budget deficit, debt, fiscal policy, automatic stabilizer

Interdisciplinary Activities and Connections:

- Work collaboratively with the ELA department on primary and secondary source readings.
- Data analysis, creating diagram

Modifications to Support Gifted and Talented Students	Modifications to Support English Language Learners	Modifications to Support Our Learners (Students with IEPs/504s and At-Risk Learners)
<ul style="list-style-type: none"> • Amplify learning by providing more challenging texts • Allow G & T students time to complete alternative assignments • Create Google Slide presentation on pertinent topics from within the unit • Allow G & T students to identify and define higher level terms within the unit of study 	<ul style="list-style-type: none"> • Allow for peer to peer collaboration within the classroom • Assign an English speaking mentor to help student with language difficulties • Have ELL teacher assist in appropriate modifications and accommodations for all assessments • Use information from the WIDA testing to help facilitate individualized assessments for ELL students • Allow student access to native dictionary to help with the understanding of vocabulary within the unit • Student may create a Google Slide presentation and explain 	<ul style="list-style-type: none"> • Review student individual educational plan and/or 504 plan for instructional, assessment, and environmental supports • Students will be given flexibility with assessments (option of having alternative assessments in lieu of assessments that non-IEP/504 students are taking) • Text to speech • Students will be provided with graphic organizers • Students will have access to maps, illustrations, and other materials that will allow them to comprehend the material in a non-literacy setting • Students will not be penalized for spelling and grammar errors • Teachers will meet with collaborative teacher to discuss individual modifications for each student

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GRADE: Social Studies --8th Grade

Unit Name: International Trade and Economic Systems

Duration: 3-4 weeks

Enduring Understanding:

- Economic systems shape relationships in society.
- Countries have relationships with each other.

Essential Questions:

- Why do people trade?
- Why and how do people make economic choices?

Topics and Skills Covered:

- Students will know:
 - that developing countries must overcome serious obstacles as they move to create market economies.
 - how nations solve the problem of scarcity by trading.
 - that some countries set up trade barriers to protect domestic jobs and businesses.
 - how a positive or negative balance of trade affects a nation's economic health.
 - the characteristics of market, command, and mixed economies.
- Students will be able to:
 - identify items of international trade and America's major trading partners.
 - explain why countries trade.
 - define terms related to trade restrictions and trade agreements.
 - explain balance of trade.

- compare and contrast images from command and market economies.
- explain the differences between how a market economy and a command economy function.
- describe the advantages of a mixed economy.
- identify and explain the problems faced by countries switching from command to market economies.
- identify developed and developing nations and analyze obstacles to development faced by developing nations.

Assessments:**Formative:**

- Responses to Interactive Whiteboard Activities
- What Do You Know? Activity
- Interactive Worksheet: Trade and Economics Vocabulary
- Analyzing Images
- Class discussion about international trade and economic systems
- Lesson Reviews
- Online Self-Check Quizzes

Summative:

- Chapter Assessment and Activities
- Project-Based Learning Hands-On Chapter Project: Create Presentations About America's Top Trading Partners.
 - Students will create multimedia presentations about the nations that are the top five trading partners of the United States. Working in cooperative groups, students will choose from a list of the top five U.S. trading partners and conduct research on their chosen nation's economic systems and trading patterns. Then they will select graphs, maps, or other visuals, such as images of major trading goods, to include in a multimedia presentation, such as a poster, model, or slide presentation. Students will hold a "Top Trading Partners Expo" to share their presentations.

Benchmarks:

- Benchmark exam administered by all 8th grade teachers upon completion of unit

Alternative:

Researching International Movie Sales Remind students that international trade involves not only manufactured goods but also intellectual property, such as movies, television shows, video games, books, and songs. Have students conduct research to find the 10 highest-grossing movies in the previous year in terms of U.S. ticket sales and the top 10 for worldwide revenues. They should display their findings in side-by-side charts on a poster. For the movies that appear on both lists, students should create a circle graph that

shows what percentage of overall worldwide revenues derive from non-U.S. ticket sales. Then have them write a one- to two-sentence summary of their findings.

Panel Discussion Tell students that one common criticism of market economies is that over time, the economic rewards tend to be concentrated in the hands of a relatively small segment of the population. However, command economies have also shown a tendency to reward an elite segment of society disproportionately. Have students research and then hold a panel discussion on the phenomenon of inequitable distribution of economic rewards, whether it is inevitable, desirable, or problematical. Panel members should also discuss how an economic system might address this issue. One student should take the role of moderator. Others can appear as experts on a particular nation or region. After each panel presentation, the moderator should ask members of the class if they have any questions and direct those questions to the most appropriate student-experts for a response.

Resources:

Textbook:

- Building Citizenship: Civics & Responsibility, McGraw Hill Education

Primary and Secondary

- Primary sources: Current global currency exchange rates, Comparative global GDPs

Suggested Reading

- Eyewitness Economy, by Johnny Acton and David Goldblatt (Grade 6 reading level)
- New Global Economies, by Colin Hynson (Grade 7 reading level)
- The Opening of the Suez Canal, by Carol Zeman Rothkopf (Grade 8 reading level)

Relevant Standards:

NJSLS--Social Studies

- 6.1.8.C.1.b Explain why individuals and societies trade, understand how trade functions, and the role of trade.
- 6.1.8.C.4.a Analyze the debates involving the National Bank, uniform currency, and tariffs, and determine the extent to which each of these economic tools met the economic challenges facing the new nation.

English/Language Arts and Social Studies/History Literacy Standards

- ELA-LITERACY.RH.6-8.1 through ELA-LITERACY.RH.6-8.10

Vocabulary: import, export, comparative advantage, protectionism, tariff, quota, privatization, mixed economy, developed country, developing country

Interdisciplinary Activities and Connections:

- Work collaboratively with the ELA department on primary and secondary source readings.
- Data analysis

Modifications to Support Gifted and Talented Students	Modifications to Support English Language Learners	Modifications to Support Our Learners (Students with IEPs/504s and At-Risk Learners)
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GRADE: Social Studies --8th Grade

Unit Name: The United States and Foreign Affairs

Duration: 3-4 weeks

Enduring Understanding:

- The value that a society places on individual rights is often reflected in that society's government.
- Nations have relationships with one another.

Essential Questions:

- Why and how do nations interact with one another?
- Why does conflict develop?

Topics and Skills Covered:

- Students will know:
 - how trade and global interdependence are related.
 - that nations are in different stages of economic development.
 - that international organizations promote solutions to common global problems.
 - about conflicts related to human rights and the spread of democracy and liberty.
- Students will be able to:
 - compare and contrast trade and protectionism.
 - explain global interdependence.
 - identify products that are made in other nations.
 - identify and compare environmental issues around the world.
 - identify the goals of internationalism.
 - identify and explain the goals and purposes of various international organizations.
 - conduct research on an international organization.

- identify and explain basic human rights.
- analyze a map of free and unfree nations.
- identify and explain recent world conflicts.
- analyze the role of the United States in recent world conflicts.

Assessments:**Formative:**

- Responses to Interactive Whiteboard Activities
- What Do You Know? Activity
- 21st Century Skills Activity Worksheet: Information Literacy: Using the Internet to Research International Organizations
- Primary Source Activity Worksheet: The Universal Declaration of Human Rights
- Analyzing Images
- Class discussion: the United States and foreign affairs
- Lesson Reviews
- Online Self-Check Quizzes

Summative:

- Chapter Assessment and Activities
- Project-Based Learning Hands-On Chapter Project: Write United Nations Resolutions About Current Global Issues.
 - Students will write United Nations resolutions about current international issues. Organize students into groups. Each group will choose a global issue to research. Then each group will write a UN resolution about that issue. Students will hold a General Assembly meeting to vote on all of their resolutions.

Benchmarks:

- Benchmark exam administered by all 8th grade teachers upon completion of unit

Alternative:

Taking a Poll on World Issues Form students into groups of four. Instruct them that each group will conduct a poll of students and adults about the major issues facing the world. Explain that they have options for how to conduct the poll. They can pose open-ended questions, such as “What do you think are the three to five biggest problems facing the world today?” Alternatively, they can agree on a list of three to five problems, and then ask respondents to rank them from most to least serious. Tell each student in the group to survey five other students and five adults. The groups should then summarize their findings by creating a circle or bar graph on poster board. Encourage students to compare results from the two different age groups.

Reporting on an NGO Have students research and create a presentation about a nongovernmental organization that explains its mission, membership, sources of support, major activities, and any major achievements or controversies in its activities. They can present their findings as a written report, a brochure, a multimedia presentation, an annotated timeline, or any other approach. Be sure they include text and images that convey the essential facts about the group's goals, activities, and accomplishments.

Staging a Conference About Terrorism Have students research the issue of terrorism and then hold a panel discussion about terrorism. Topics for research and discussion can include the following: the reasons experts say that terrorist movements have risen in recent decades, the major terrorist groups around the world, the attacks they have staged and their effects, and what countries have done to combat terrorism. Students might take on the roles of experts in different fields relating to the problem, with one student role-playing the moderator who asks questions and guides the discussion. After doing their research and preparing their statements, have the groups make 15- to 20-minute presentations.

Resources:

Textbook:

- Building Citizenship: Civics & Responsibility, McGraw Hill Education

Primary and Secondary

- Primary sources: Woodrow Wilson's 1917 Speech to Congress denouncing Germany

Suggested Reading

- The Battle for Oil, Donald Wells, editor (Grade 6 reading level)
- Healing Our World: Inside Doctors Without Borders, by David Morley (Grade 7 reading level)
- Rich World, Poor World, by Melanie Jarman (Grade 8 reading level)

Relevant Standards:

NJSLS--Social Studies

- 6.1.8.C.1.b Explain why individuals and societies trade, understand how trade functions, and the role of trade.

English/Language Arts and Social Studies/History Literacy Standards

- ELA-LITERACY.RH.6-8.1 through ELA-LITERACY.RH.6-8.10

Vocabulary: global interdependence, trade war, deforestation, ethnic group, terrorism, refugee, diplomat, nongovernmental organization (NGO), prisoner of war, universal, human right, repression, genocide, communism, weapon of mass destruction (WMD)

Interdisciplinary Activities and Connections:

- Work collaboratively with the ELA department on primary and secondary source readings.
- Data analysis

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