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PA Core Economics and Personal Finance Curriculum Map

204 items · Pennsylvania State Core Standards

Arranged by subject (Economics, Personal Finance), then PA domain, then item ID. Each row lists the PA Core standard, its CCRS code and grade-level grouping, and the matching Pace Prescription lesson(s).

PA Core Economics (76 items)

6.1 Fundamentals of Economics (26 items)

ID	PA Core Domain	Standard ID & CCRS	Descriptor	Pace Prescription	Pace Mastery Check
PA-ECON-1	6.1 Fundamentals of Economics	**6.1.6-8.A** **Grade level:** D (6th-8th) **CCRS:** —	Describe and identify the characteristics of traditional, command, and market systems.	Social Studies 610, Economic Systems	**Social Studies 610** Understanding a command system (frames 48 – 128); Understanding a market economy (frames 129 – 160; 48 – 128)
PA-ECON-3	6.1 Fundamentals of Economics	**6.1.6-8.B** **Grade level:** D (6th-8th) **CCRS:** —	Explain how traditional, command, and market economies answer the basic economic questions: • What goods and services should be produced? • How will goods and services be produced? • Who will consume goods and services?	Social Studies 600, Basic Economics Social Studies 610, Economic Systems	**Social Studies 600** Understanding the value of goods and services (frames 61 – 119); Understanding the four basic choices economies face (frames 120 – 158) **Social Studies 610** Knowing how many basic economic (frames 1 – 47); Understanding market economies (frames 1 – 47)
PA-ECON-5	6.1 Fundamentals of Economics	**6.1.6-8.C** **Grade level:** D (6th-8th) **CCRS:** —	Describe ways to deal with scarcity within various communities.	Social Studies 600, Basic Economics	**Social Studies 600** Understanding scarcity (frames 1 – 60); Knowing what economics is (frames 61 – 119)
PA-ECON-7	6.1 Fundamentals of Economics	**6.1.6-8.D** **Grade level:** D (6th-8th) **CCRS:** —	Explain that scarcity is the condition of not having all the goods and services wanted because resources are limited.	Social Studies 600, Basic Economics	**Social Studies 600** Understanding the value of goods and services (frames 61 – 119); Understanding scarcity (frames 1 – 60)
PA-ECON-9	6.1 Fundamentals of Economics	**6.1.6-8.E** **Grade level:** D (6th-8th) **CCRS:** —	Explain how resources can be used in different ways to produce different goods and services.	Social Studies 600, Basic Economics Social Studies 610, Economic Systems	**Social Studies 600** Understanding the value of goods and services (frames 61 – 119); Knowing what economics is (frames 61 – 119) **Social Studies 610** Knowing how many basic economic (frames 1 – 47); Understanding allocating resources (frames 1 – 47)
PA-ECON-11	6.1 Fundamentals of Economics	**6.1.6-8.F** **Grade level:** D (6th-8th) **CCRS:** —	Explain how the additional cost and additional benefit of a choice affects decision-making (marginal analysis).	Social Studies 600, Basic Economics	**Social Studies 600** Understanding cost-benefit analysis (frames 61 – 119); Understanding marginal analysis (frames 120 – 158)

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PA-ECON-13	**6.1 Fundamentals of Economics**	**6.1.6-8.G** **Grade level:** D (6th-8th) **CCRS:** —	Explain the opportunity cost of a public choice from different perspectives.	Social Studies 600, Basic Economics	**Social Studies 600** Understanding opportunity cost (frames 61 – 119); Knowing what economics is (frames 61 – 119)
PA-ECON-15	**6.1 Fundamentals of Economics**	**6.1.6-8.H** **Grade level:** D (6th-8th) **CCRS:** —	Explain how incentives affect the behaviors of workers, savers, consumers, and producers.	Social Studies 600, Basic Economics *Not yet covered: incentives for workers, savers, consumers, producers and policymakers*	**Social Studies 600** Knowing what economics is (frames 61 – 119); Understanding scarcity (frames 1 – 60)
PA-ECON-17	**6.1 Fundamentals of Economics**	**6.1.6-8.I** **Grade level:** D (6th-8th) **CCRS:** —	Describe how specialization may lead to increased production and consumption.	Social Studies 600, Basic Economics	**Social Studies 600** Knowing what economics is (frames 61 – 119); Understanding specialization and (frames 120 – 158)
PA-ECON-19	**6.1 Fundamentals of Economics**	**6.1.6-8.J** **Grade level:** D (6th-8th) **CCRS:** —	Explain how trade may improve a society's standard of living.	Social Studies 600, Basic Economics Social Studies 610, Economic Systems *Not yet covered: trade, competition and productivity*	**Social Studies 600** Knowing what economics is (frames 61 – 119); Understanding scarcity (frames 1 – 60) **Social Studies 610** Knowing how many basic economic (frames 1 – 47); Understanding a market economy (frames 129 – 160; 48 – 128)
PA-ECON-21	**6.1 Fundamentals of Economics**	**6.1.6-8.K** **Grade level:** D (6th-8th) **CCRS:** —	Explain why governments sometimes subsidize or restrict trade (i.e., tariffs or quotas).	Social Studies 362, Africa after World War II and Global Issues *Not yet covered: tariffs, quotas and subsidies*	**Social Studies 362** Knowing what the WTO is (frames 39 – 93); Knowing what OPEC is (frames 39 – 93)
PA-ECON-23	**6.1 Fundamentals of Economics**	**6.1.6-8.L** **Grade level:** D (6th-8th) **CCRS:** —	Explain how specialization and trade lead to interdependence.	Social Studies 600, Basic Economics Social Studies 362, Africa after World War II and Global Issues	**Social Studies 600** Knowing what economics is (frames 61 – 119); Understanding specialization and (frames 120 – 158) **Social Studies 362** Knowing what the WTO is (frames 39 – 93); Understanding why large corporations (frames 39 – 93)
PA-ECON-25	**6.1 Fundamentals of Economics**	**6.1.6-8.M** **Grade level:** D (6th-8th) **CCRS:** —	Explain how opportunity costs influence where goods and services are produced locally and regionally.	Social Studies 600, Basic Economics *Not yet covered: comparative advantage*	**Social Studies 600** Understanding the value of goods and services (frames 61 – 119); Understanding opportunity cost (frames 61 – 119)
PA-ECON-2	**6.1 Fundamentals of Economics**	**6.1.9-12.A** **Grade level:** E (9th-12th) **CCRS:** —	Evaluate the strengths and weaknesses of traditional, command, and market economies.	Social Studies 610, Economic Systems	**Social Studies 610** Understanding market economies (frames 1 – 47); Understanding a market economy (frames 129 – 160; 48 – 128)
PA-ECON-4	**6.1 Fundamentals of Economics**	**6.1.9-12.B** **Grade level:** E (9th-12th) **CCRS:** —	Analyze the impact of traditional, command, and market economies on the United States economy.	Social Studies 610, Economic Systems	**Social Studies 610** Understanding a market economy (frames 129 – 160; 48 – 128); Understanding a command economy (frames 1 – 47; 48 – 128)
PA-ECON-6	**6.1 Fundamentals of Economics**	**6.1.9-12.C** **Grade level:** E (9th-12th) **CCRS:** —	Analyze actions taken as a result of scarcity in decision-making.	Social Studies 600, Basic Economics	**Social Studies 600** Understanding the decision-making process (frames 61 – 119); Understanding scarcity (frames 1 – 60)
PA-ECON-8	**6.1 Fundamentals of Economics**	**6.1.9-12.D** **Grade level:** E (9th-12th) **CCRS:** —	Analyze how choices made by individuals, firms, or government officials are constrained by available resources.	Social Studies 600, Basic Economics	**Social Studies 600** Knowing what economics is (frames 61 – 119); Understanding the four basic choices economies face (frames 120 – 158)

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PA-ECON-10	**6.1 Fundamentals of Economics**	**6.1.9-12.E** **Grade level:** E (9th-12th) **CCRS:** —	Evaluate the allocation of resources used to produce goods and services.	Social Studies 600, Basic Economics Social Studies 610, Economic Systems	**Social Studies 600** Understanding the value of goods and services (frames 61 – 119); Knowing what economics is (frames 61 – 119) **Social Studies 610** Knowing how many basic economic (frames 1 – 47); Understanding allocating resources (frames 1 – 47)
PA-ECON-12	**6.1 Fundamentals of Economics**	**6.1.9-12.F** **Grade level:** E (9th-12th) **CCRS:** —	Evaluate regional, national, or international economic decisions using marginal analysis.	Social Studies 600, Basic Economics *Not yet covered: marginal analysis of regional, national and international decisions*	**Social Studies 600** Understanding marginal analysis (frames 120 – 158); Knowing what economics is (frames 61 – 119)
PA-ECON-14	**6.1 Fundamentals of Economics**	**6.1.9-12.G** **Grade level:** E (9th-12th) **CCRS:** —	Analyze the opportunity cost of decisions by individuals, businesses, communities, and nations.	Social Studies 600, Basic Economics	**Social Studies 600** Understanding opportunity cost (frames 61 – 119); Knowing what economics is (frames 61 – 119)
PA-ECON-16	**6.1 Fundamentals of Economics**	**6.1.9-12.H** **Grade level:** E (9th-12th) **CCRS:** —	Evaluate in terms of marginal analysis how incentives influence decisions of consumers, producers, and policymakers.	Social Studies 600, Basic Economics *Not yet covered: incentives for workers, savers, consumers, producers and policymakers*	**Social Studies 600** Understanding marginal analysis (frames 120 – 158); Knowing what economics is (frames 61 – 119)
PA-ECON-18	**6.1 Fundamentals of Economics**	**6.1.9-12.I** **Grade level:** E (9th-12th) **CCRS:** —	Analyze the relationship between specialization and the standard of living.	Social Studies 600, Basic Economics *Not yet covered: specialization and the standard of living*	**Social Studies 600** Knowing what economics is (frames 61 – 119); Understanding specialization and (frames 120 – 158)
PA-ECON-20	**6.1 Fundamentals of Economics**	**6.1.9-12.J** **Grade level:** E (9th-12th) **CCRS:** —	Analyze the relationships between trade, competition, and productivity.	Social Studies 600, Basic Economics Social Studies 610, Economic Systems *Not yet covered: trade, competition and productivity*	**Social Studies 600** Knowing what economics is (frames 61 – 119); Understanding scarcity (frames 1 – 60) **Social Studies 610** Knowing how many basic economic (frames 1 – 47); Understanding a market economy (frames 129 – 160; 48 – 128)
PA-ECON-22	**6.1 Fundamentals of Economics**	**6.1.9-12.K** **Grade level:** E (9th-12th) **CCRS:** —	Evaluate how a country might benefit by lowering or removing trade barriers.	Social Studies 362, Africa after World War II and Global Issues *Not yet covered: lowering or removing trade barriers*	**Social Studies 362** Knowing what the WTO is (frames 39 – 93); Knowing what OPEC is (frames 39 – 93)
PA-ECON-24	**6.1 Fundamentals of Economics**	**6.1.9-12.L** **Grade level:** E (9th-12th) **CCRS:** —	Analyze how consumers and producers participate in the global production and consumption of goods or services.	Social Studies 600, Basic Economics Social Studies 362, Africa after World War II and Global Issues	**Social Studies 600** Understanding the value of goods and services (frames 61 – 119); Knowing what economics is (frames 61 – 119) **Social Studies 362** Knowing what the WTO is (frames 39 – 93); Understanding why large corporations (frames 39 – 93)
PA-ECON-26	**6.1 Fundamentals of Economics**	**6.1.9-12.M** **Grade level:** E (9th-12th) **CCRS:** —	Explain that individuals and nations have a comparative advantage in the production of goods or services if they can produce a product at a lower opportunity cost than other individuals or nations.	Social Studies 600, Basic Economics *Not yet covered: comparative advantage*	**Social Studies 600** Understanding the value of goods and services (frames 61 – 119); Understanding opportunity cost (frames 61 – 119)

6.2 Microeconomics (20 items)

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PA-ECON-27	**6.2 Microeconomics**	**6.2.6-8.A** **Grade level:** D (6th-8th) **CCRS:** —	Explain the flow of goods, services, and resources in an economy.	Social Studies 600, Basic Economics Social Studies 610, Economic Systems *Not yet covered: the circular-flow model*	**Social Studies 600** Understanding the value of goods and services (frames 61 – 119); Knowing when people are part of an economy (frames 1 – 60) **Social Studies 610** Understanding a market economy (frames 129 – 160; 48 – 128); Understanding a command economy (frames 1 – 47; 48 – 128)
PA-ECON-29	**6.2 Microeconomics**	**6.2.6-8.B** **Grade level:** D (6th-8th) **CCRS:** —	Describe the advantages and disadvantages of competition for consumers in markets.	Social Studies 610, Economic Systems	**Social Studies 610** Understanding a market economy (frames 129 – 160; 48 – 128); Understanding market economies (frames 1 – 47)
PA-ECON-31	**6.2 Microeconomics**	**6.2.6-8.C** **Grade level:** D (6th-8th) **CCRS:** —	Identify historical examples of monopolies in the United States.	Social Studies 470, World War I and Its Aftermath	**Social Studies 470** Understanding the fight against monopolies (frames 1 – 24); Understanding the U.S. economy following World War I (frames 50 – 83)
PA-ECON-33	**6.2 Microeconomics**	**6.2.6-8.D** **Grade level:** D (6th-8th) **CCRS:** —	Explain how supply and demand affect the prices of goods and services.	Social Studies 600, Basic Economics Social Studies 610, Economic Systems	**Social Studies 600** Understanding supply and demand and prices (frames 1 – 60); Understanding the value of goods and services (frames 61 – 119) **Social Studies 610** Understanding supply and demand (frames 48 – 128); Understanding a market economy (frames 129 – 160; 48 – 128)
PA-ECON-35	**6.2 Microeconomics**	**6.2.6-8.E** **Grade level:** D (6th-8th) **CCRS:** —	Explain how the location of resources, transportation, and technology have affected United States economic patterns.	Social Studies 430, Era of Expansion Social Studies 470, World War I and Its Aftermath	**Social Studies 430** Understanding westward expansion (frames 102 – 162); Understanding how trade gave rise to large cities (frames 1 – 57) **Social Studies 470** Understanding the U.S. economy following World War I (frames 50 – 83); Understanding the U.S.'s role in World War I (frames 1 – 24; 25 – 49)
PA-ECON-37	**6.2 Microeconomics**	**6.2.6-8.F** **Grade level:** D (6th-8th) **CCRS:** —	Define wages and explain how wages are determined by the supply of and demand for workers.	Social Studies 620, Financial and Economic Institutions Basic Math 570, Salaries, Wages, and Commission	**Social Studies 620** Understanding unions (frames 89 – 148); Understanding the labor market (frames 89 – 148) **Basic Math 570** defining wage, salary, and commission (frames 1-6); computing net pay (frames 13 - 21)
PA-ECON-39	**6.2 Microeconomics**	**6.2.6-8.G** **Grade level:** D (6th-8th) **CCRS:** —	Describe how productivity is measured and identify ways in which a person can improve his or her productivity.	Social Studies 600, Basic Economics *Not yet covered: measuring and improving productivity*	**Social Studies 600** Understanding the four basic choices economies face (frames 120 – 158); Understanding specialization and (frames 120 – 158)
PA-ECON-41	**6.2 Microeconomics**	**6.2.6-8.H** **Grade level:** D (6th-8th) **CCRS:** —	Identify and explain the characteristics of the three types of businesses: sole proprietorship, partnership, and corporation.	Social Studies 620, Financial and Economic Institutions *Not yet covered: sole proprietorships and partnerships*	**Social Studies 620** Knowing what corporations are (frames 1 – 88); Knowing how corporations work (frames 89 – 148)
PA-ECON-43	**6.2 Microeconomics**	**6.2.6-8.I** **Grade level:** D (6th-8th) **CCRS:** —	Explain how profits and losses serve as incentives.	Social Studies 610, Economic Systems *Not yet covered: profit and loss as incentives*	**Social Studies 610** Understanding a market economy (frames 129 – 160; 48 – 128); Knowing what capitalism is (frames 48 – 128)

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PA-ECON-45	**6.2 Microeconomics**	**6.2.6-8.J** **Grade level:** D (6th-8th) **CCRS:** —	Investigate leading entrepreneurs in Pennsylvania and the United States and describe the characteristics of successful entrepreneurship (including risks and rewards).	*Prescription in Development* *Not yet covered: entrepreneurs and their impact on the economy*	
PA-ECON-28	**6.2 Microeconomics**	**6.2.9-12.A** **Grade level:** E (9th-12th) **CCRS:** —	Analyze the circular flow of products, resources, and money in a mixed economy.	Social Studies 600, Basic Economics Social Studies 610, Economic Systems *Not yet covered: the circular-flow model*	**Social Studies 600** Knowing when people are part of an economy (frames 1 – 60); Understanding scarcity (frames 1 – 60) **Social Studies 610** Understanding a market economy (frames 129 – 160; 48 – 128); Understanding a command economy (frames 1 – 47; 48 – 128)
PA-ECON-30	**6.2 Microeconomics**	**6.2.9-12.B** **Grade level:** E (9th-12th) **CCRS:** —	Define noncompetitive markets and explain how consumers and producers operate in those markets.	Social Studies 470, World War I and Its Aftermath *Not yet covered: noncompetitive markets*	**Social Studies 470** Knowing Roosevelt's ideas about large corporations (frames 1 – 24); Understanding the fight against monopolies (frames 1 – 24)
PA-ECON-32	**6.2 Microeconomics**	**6.2.9-12.C** **Grade level:** E (9th-12th) **CCRS:** —	Evaluate the economic roles of governments in free markets.	Social Studies 610, Economic Systems Social Studies 620, Financial and Economic Institutions	**Social Studies 610** Understanding a market economy (frames 129 – 160; 48 – 128); Knowing how many basic economic (frames 1 – 47) **Social Studies 620** Understanding the role of the Federal; Understanding the role of the Internal
PA-ECON-34	**6.2 Microeconomics**	**6.2.9-12.D** **Grade level:** E (9th-12th) **CCRS:** —	Predict how changes in supply and demand affect equilibrium price and quantity sold.	Social Studies 600, Basic Economics Social Studies 610, Economic Systems *Not yet covered: equilibrium price and quantity*	**Social Studies 600** Understanding supply and demand and prices (frames 1 – 60); Understanding scarcity (frames 1 – 60) **Social Studies 610** Understanding supply and demand (frames 48 – 128); Understanding a market economy (frames 129 – 160; 48 – 128)
PA-ECON-36	**6.2 Microeconomics**	**6.2.9-12.E** **Grade level:** E (9th-12th) **CCRS:** —	Explain how the location of resources, transportation, and technology have affected international economic patterns.	Social Studies 341, Upheaval and Changes in Europe: Part Two Social Studies 362, Africa after World War II and Global Issues *Not yet covered: international economic patterns*	**Social Studies 341** Understanding the Industrial Revolution (frames 65 – 132); Knowing where the Industrial Revolution began (frames 65 – 132) **Social Studies 362** Knowing how AIDS affects the world (frames 39 – 93); Understanding problems in Africa (frames 1 – 38)
PA-ECON-38	**6.2 Microeconomics**	**6.2.9-12.F** **Grade level:** E (9th-12th) **CCRS:** —	Analyze the factors influencing wages, including demand for goods and services produced, productivity of labor, labor unions, and education and skills.	Social Studies 620, Financial and Economic Institutions *Not yet covered: productivity, education and wages*	**Social Studies 620** Understanding unions (frames 89 – 148); Understanding the labor market (frames 89 – 148)
PA-ECON-40	**6.2 Microeconomics**	**6.2.9-12.G** **Grade level:** E (9th-12th) **CCRS:** —	Evaluate how changes in education, incentives, technology, and capital investment alter productivity.	Social Studies 600, Basic Economics *Not yet covered: measuring and improving productivity*	**Social Studies 600** Understanding the four basic choices economies face (frames 120 – 158); Understanding specialization and (frames 120 – 158)
PA-ECON-42	**6.2 Microeconomics**	**6.2.9-12.H** **Grade level:** E (9th-12th) **CCRS:** —	Analyze the costs and benefits of organizing a business as a sole proprietorship, partnership, or corporation.	Social Studies 620, Financial and Economic Institutions *Not yet covered: costs and benefits of each business form*	**Social Studies 620** Knowing what corporations are (frames 1 – 88); Knowing how corporations work (frames 89 – 148)

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PA-ECON-44	**6.2 Microeconomics**	**6.2.9-12.I** **Grade level:** E (9th-12th) **CCRS:** —	Analyze the role of profits and losses in the allocation of resources in a market economy.	Social Studies 610, Economic Systems *Not yet covered: profit and loss as incentives*	**Social Studies 610** Understanding a market economy (frames 129 – 160; 48 – 128); Knowing what capitalism is (frames 48 – 128)
PA-ECON-46	**6.2 Microeconomics**	**6.2.9-12.J** **Grade level:** E (9th-12th) **CCRS:** —	Evaluate the impact of entrepreneurs on the economy.	*Prescription in Development* *Not yet covered: entrepreneurs and their impact on the economy*	

6.3 Macroeconomics (17 items)

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PA-ECON-47	**6.3 Macroeconomics**	**6.3.6-8.A** **Grade level:** D (6th-8th) **CCRS:** —	Define macroeconomic indicators such as the Consumer Price Index (CPI), gross domestic product (GDP), and unemployment rate.	Social Studies 620, Financial and Economic Institutions *Not yet covered: CPI and GDP*	**Social Studies 620** Understanding the causes of unemployment (frames 89 – 148); Understanding the Federal Reserve (frames 1 – 88; 89 – 148)
PA-ECON-49	**6.3 Macroeconomics**	**6.3.6-8.B** **Grade level:** D (6th-8th) **CCRS:** —	Describe historical examples of expansion, recession, and depression in the United States.	Social Studies 460, A Growing Nation Social Studies 470, World War I and Its Aftermath Social Studies 471, The New Deal and World War II	**Social Studies 460** Understanding the rise of corporations (frames 35 – 66); Knowing the ideas of Washington and Du Bois (frames 67 – 87) **Social Studies 470** Understanding the Great Depression (frames 50 – 83); Understanding the U.S. economy following World War I (frames 50 – 83) **Social Studies 471** Understanding the New Deal (frames 1 – 22); Understanding the American economy during (frames 23 – 73)
PA-ECON-51	**6.3 Macroeconomics**	**6.3.6-8.C** **Grade level:** D (6th-8th) **CCRS:** —	Define fiscal policies available to the federal government.	Social Studies 620, Financial and Economic Institutions *Not yet covered: fiscal policy tools*	**Social Studies 620** Understanding the Federal Reserve (frames 1 – 88; 89 – 148); Understanding the role of the Federal
PA-ECON-54	**6.3 Macroeconomics**	**6.3.6-8.E** **Grade level:** D (6th-8th) **CCRS:** —	Define the three different types of tax structures (progressive, proportional, and regressive) and different tax bases, such as income, wealth, property, etc.	Social Studies 620, Financial and Economic Institutions *Not yet covered: progressive, proportional and regressive taxes*	**Social Studies 620** Knowing what excise taxes are (frames 1 – 88); Understanding the Federal Reserve (frames 1 – 88; 89 – 148)
PA-ECON-56	**6.3 Macroeconomics**	**6.3.6-8.F** **Grade level:** D (6th-8th) **CCRS:** —	Compare the taxation policies of local, state, and national government levels in the economy.	Social Studies 620, Financial and Economic Institutions	**Social Studies 620** Understanding the role of the Internal; Knowing what excise taxes are (frames 1 – 88)
PA-ECON-58	**6.3 Macroeconomics**	**6.3.6-8.G** **Grade level:** D (6th-8th) **CCRS:** —	Analyze the economic roles of governments in market economies in promoting growth and stability and providing legal frameworks (laws and regulations).	Social Studies 610, Economic Systems Social Studies 620, Financial and Economic Institutions	**Social Studies 610** Understanding market economies (frames 1 – 47); Understanding a market economy (frames 129 – 160; 48 – 128) **Social Studies 620** Understanding the role of the Federal; Understanding the role of the Internal
PA-ECON-60	**6.3 Macroeconomics**	**6.3.6-8.H** **Grade level:** D (6th-8th) **CCRS:** —	Identify policies governments can use to address unintended consequences (i.e., externalities) of market activities.	Science 151, Science in Personal and Social Perspectives, Part 2 *Not yet covered: externalities and government policy*	**Science 151** Understanding air pollution (frames 11 – 27); Understanding how air pollution threatens the ozone layer 23 – 27

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PA-ECON-62	**6.3 Macroeconomics**	**6.3.6-8.I** **Grade level:** D (6th-8th) **CCRS:** —	Explain why the government provides public goods and services (e.g., education, infrastructure, national defense, safety and health). Institutions	Social Studies 620, Financial and Economic Institutions *Not yet covered: public goods and services*	**Social Studies 620** Understanding how goods were used (frames 1 – 88); Understanding the Federal Reserve (frames 1 – 88; 89 – 148)
PA-ECON-48	**6.3 Macroeconomics**	**6.3.9-12.A** **Grade level:** E (9th-12th) **CCRS:** —	Evaluate the relationship between economic growth and changes in macroeconomic indicators such as the Consumer Price Index (CPI), gross domestic product (GDP), and unemployment rate.	Social Studies 620, Financial and Economic Institutions *Not yet covered: CPI and GDP*	**Social Studies 620** Understanding the causes of unemployment (frames 89 – 148); Understanding the Federal Reserve (frames 1 – 88; 89 – 148)
PA-ECON-50	**6.3 Macroeconomics**	**6.3.9-12.B** **Grade level:** E (9th-12th) **CCRS:** —	Compare current and historical examples of expansion, recession, and depression.	Social Studies 470, World War I and Its Aftermath Social Studies 471, The New Deal and World War II *Not yet covered: current expansions and recessions*	**Social Studies 470** Understanding the Great Depression (frames 50 – 83); Understanding the U.S. economy following World War I (frames 50 – 83) **Social Studies 471** Understanding the New Deal (frames 1 – 22); Understanding the American economy during (frames 23 – 73)
PA-ECON-52	**6.3 Macroeconomics**	**6.3.9-12.C** **Grade level:** E (9th-12th) **CCRS:** —	Identify fiscal and monetary policies that address inflation, unemployment, economic growth, and the national debt and deficit.	Social Studies 620, Financial and Economic Institutions *Not yet covered: fiscal policy tools*	**Social Studies 620** Understanding the causes of unemployment (frames 89 – 148); Understanding the Federal Reserve (frames 1 – 88; 89 – 148)
PA-ECON-53	**6.3 Macroeconomics**	**6.3.9-12.D** **Grade level:** E (9th-12th) **CCRS:** —	Explain how deficit spending by the federal government increases the national debt and the impact it has on the economy.	*Prescription in Development* *Not yet covered: deficit spending and the national debt*	
PA-ECON-55	**6.3 Macroeconomics**	**6.3.9-12.E** **Grade level:** E (9th-12th) **CCRS:** —	Evaluate the impact of different tax structures (progressive, proportional, and regressive) and different tax bases (income, wealth, property, etc.) on households and firms.	Social Studies 620, Financial and Economic Institutions *Not yet covered: progressive, proportional and regressive taxes*	**Social Studies 620** Knowing what excise taxes are (frames 1 – 88); Understanding the Federal Reserve (frames 1 – 88; 89 – 148)
PA-ECON-57	**6.3 Macroeconomics**	**6.3.9-12.F** **Grade level:** E (9th-12th) **CCRS:** —	Analyze the social, political, and economic consequences of changes in tax policy.	Social Studies 620, Financial and Economic Institutions *Not yet covered: consequences of changes in tax policy*	**Social Studies 620** Understanding the role of the Internal; Knowing what excise taxes are (frames 1 – 88)
PA-ECON-59	**6.3 Macroeconomics**	**6.3.9-12.G** **Grade level:** E (9th-12th) **CCRS:** —	Evaluate the economic roles of governments in a globalized economy (e.g., trade policy, income inequality, distribution of wealth).	Social Studies 620, Financial and Economic Institutions *Not yet covered: trade policy and income inequality*	**Social Studies 620** Understanding the role of the Federal; Understanding the role of the Internal
PA-ECON-61	**6.3 Macroeconomics**	**6.3.9-12.H** **Grade level:** E (9th-12th) **CCRS:** —	Evaluate policies governments can use to address unintended consequences (i.e., externalities) of market activities.	Science 151, Science in Personal and Social Perspectives, Part 2 *Not yet covered: externalities and government policy*	**Science 151** Understanding air pollution (frames 11 – 27); Understanding how air pollution threatens the ozone layer 23 – 27

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PA-ECON-63	6.3 Macroeconomics	**6.3.9-12.I** **Grade level:** E (9th-12th) **CCRS:** —	Evaluate government decisions in prioritizing public goods and services.	Social Studies 620, Financial and Economic Institutions *Not yet covered: public goods and services*	**Social Studies 620** Understanding how goods were used (frames 1 – 88); Understanding the Federal Reserve (frames 1 – 88; 89 – 148)

6.4 Money and Economic Institutions (13 items)

ID	PA Core Domain	Standard ID & CCRS	Descriptor	Pace Prescription	Pace Mastery Check
PA-ECON-64	6.4 Money and Economic Institutions	**6.4.6-8.A** **Grade level:** D (6th-8th) **CCRS:** —	Identify and explain various forms of payments used in markets.	Social Studies 620, Financial and Economic Institutions	**Social Studies 620** Understanding what money is (frames 1 – 88); Understanding what markets are (frames 89 – 148)
PA-ECON-66	6.4 Money and Economic Institutions	**6.4.6-8.B** **Grade level:** D (6th-8th) **CCRS:** —	Explain why you have to exchange currencies to purchase goods when you visit another country.	*Prescription in Development* *Not yet covered: exchange rates and currency*	
PA-ECON-69	6.4 Money and Economic Institutions	**6.4.6-8.D** **Grade level:** D (6th-8th) **CCRS:** —	Explain how banks and other financial institutions channel funds from savers to borrowers and investors.	Social Studies 620, Financial and Economic Institutions	**Social Studies 620** Understanding what money is (frames 1 – 88); Knowing what money is (frames 1 – 88)
PA-ECON-71	6.4 Money and Economic Institutions	**6.4.6-8.E** **Grade level:** D (6th-8th) **CCRS:** —	Explain the history, structure, and purposes of the Federal Reserve System.	Social Studies 620, Financial and Economic Institutions	**Social Studies 620** Understanding the Federal Reserve (frames 1 – 88; 89 – 148); Understanding the role of the Federal
PA-ECON-73	6.4 Money and Economic Institutions	**6.4.6-8.F** **Grade level:** D (6th-8th) **CCRS:** —	Define nongovernmental economic institutions.	*Prescription in Development* *Not yet covered: nongovernmental economic institutions*	
PA-ECON-75	6.4 Money and Economic Institutions	**6.4.6-8.G** **Grade level:** D (6th-8th) **CCRS:** —	Explain the impact of higher or lower interest rates for savers, borrowers, consumers, and producers.	Basic Math 560, Credit Purchases Social Studies 620, Financial and Economic Institutions *Not yet covered: effects of interest rates on savers, borrowers and producers*	**Basic Math 560** computing simple interest (frames 1 - 18); computing down payment (frames 24 - 35) **Social Studies 620** Understanding what money is (frames 1 – 88); Knowing what money is (frames 1 – 88)
PA-ECON-65	6.4 Money and Economic Institutions	**6.4.9-12.A** **Grade level:** E (9th-12th) **CCRS:** —	Explain how the Federal Reserve defines money.	Social Studies 620, Financial and Economic Institutions *Not yet covered: how the Federal Reserve defines money*	**Social Studies 620** Understanding the Federal Reserve (frames 1 – 88; 89 – 148); Understanding the role of the Federal
PA-ECON-67	6.4 Money and Economic Institutions	**6.4.9-12.B** **Grade level:** E (9th-12th) **CCRS:** —	Explain how changes in exchange rates affect the relative prices of foreign goods and services.	*Prescription in Development* *Not yet covered: exchange rates and currency*	
PA-ECON-68	6.4 Money and Economic Institutions	**6.4.9-12.C** **Grade level:** E (9th-12th) **CCRS:** —	Explain how changes in the money supply and monetary policy affect interest rates throughout the economy.	Social Studies 620, Financial and Economic Institutions *Not yet covered: money supply and interest rates*	**Social Studies 620** Understanding what money is (frames 1 – 88); Knowing what money is (frames 1 – 88)

ID	PA Core Domain	Standard ID & CCRS	Descriptor	Pace Prescription	Pace Mastery Check
PA-ECON-70	**6.4 Money and Economic Institutions**	**6.4.9-12.D** **Grade level:** E (9th-12th) **CCRS:** —	Evaluate the role of banks in promoting economic growth in the economy.	Social Studies 620, Financial and Economic Institutions	**Social Studies 620** Understanding the role of the Federal; Understanding what money is (frames 1 – 88)
PA-ECON-72	**6.4 Money and Economic Institutions**	**6.4.9-12.E** **Grade level:** E (9th-12th) **CCRS:** —	Analyze Federal Reserve policies designed to raise or lower interest rates.	Social Studies 620, Financial and Economic Institutions *Not yet covered: Federal Reserve interest-rate policy*	**Social Studies 620** Understanding the Federal Reserve (frames 1 – 88; 89 – 148); Understanding the role of the Federal
PA-ECON-74	**6.4 Money and Economic Institutions**	**6.4.9-12.F** **Grade level:** E (9th-12th) **CCRS:** —	Evaluate the role of nongovernmental economic institutions.	*Prescription in Development* *Not yet covered: nongovernmental economic institutions*	
PA-ECON-76	**6.4 Money and Economic Institutions**	**6.4.9-12.G** **Grade level:** E (9th-12th) **CCRS:** —	Evaluate benefits and costs of changes in interest rates for individuals and society.	Basic Math 560, Credit Purchases Social Studies 620, Financial and Economic Institutions *Not yet covered: effects of interest rates on savers, borrowers and producers*	**Basic Math 560** computing simple interest (frames 1 - 18); computing total cost (frames 31 - 35) **Social Studies 620** Understanding what money is (frames 1 – 88); Knowing what money is (frames 1 – 88)

PA Core Personal Finance (128 items)

17.1 Personal Finance Fundamentals (25 items)

ID	PA Core Domain	Standard ID & CCRS	Descriptor	Pace Prescription	Pace Mastery Check
PA-PF-1	**17.1 Personal Finance Fundamentals**	**17.1.3-5.A** **Grade level:** B-C (3rd-5th) **CCRS:** —	Describe reasons people set financial goals.	Life Skills 10, Setting Your Priorities Life Skills 11, Setting Your Goals	**Life Skills 10** Defining priorities and related terms; The importance of setting priorities in one's life (lesson objectives; answer key not machine-readable) **Life Skills 11** Defining goals and related terms; The importance of setting goals (lesson objectives; answer key not machine-readable)
PA-PF-4	**17.1 Personal Finance Fundamentals**	**17.1.3-5.B** **Grade level:** B-C (3rd-5th) **CCRS:** —	Identify the opportunity cost of various financial decisions, including ones related to earning, spending, and saving.	Life Skills 12, Making Decisions	**Life Skills 12** The importance of decisions relating to everyday life; Defining decision (lesson objectives; answer key not machine-readable)
PA-PF-7	**17.1 Personal Finance Fundamentals**	**17.1.3-5.C** **Grade level:** B-C (3rd-5th) **CCRS:** —	Explain how life circumstances and experiences can alter attitudes toward money.	Life Skills 12, Making Decisions Life Skills 16, Thinking Clearly *Not yet covered: attitudes toward money and how they form (financial mindset)*	**Life Skills 12** The importance of decisions relating to everyday life; Defining decision (lesson objectives; answer key not machine-readable) **Life Skills 16** Defining clear thinking and related terms; The importance of clear thinking (lesson objectives; answer key not machine-readable)
PA-PF-10	**17.1 Personal Finance Fundamentals**	**17.1.3-5.D** **Grade level:** B-C (3rd-5th) **CCRS:** —	Identify financial decisions people make that may not be in their best interest.	Life Skills 12, Making Decisions	**Life Skills 12** Defining decision; The nature of decisions (lesson objectives; answer key not machine-readable)
PA-PF-13	**17.1 Personal Finance Fundamentals**	**17.1.3-5.E** **Grade level:** B-C (3rd-5th) **CCRS:** —	Describe conversations people have about money.	Life Skills 18, Listening Effectively Life Skills 19, Speaking Effectively Life Skills 21, Relating to People *Not yet covered: money conversations specifically*	**Life Skills 18** Explaining the importance of effective listening skills; Effective listening practices (lesson objectives; answer key not machine-readable) **Life Skills 19** Barriers to effective speaking; Steps for preparing to speak (lesson objectives; answer key not machine-readable) **Life Skills 21** Characteristics of a positive person; The importance of relationship-building skills (lesson objectives; answer key not machine-readable)
PA-PF-16	**17.1 Personal Finance Fundamentals**	**17.1.3-5.F** **Grade level:** B-C (3rd-5th) **CCRS:** —	Identify products and services provided by financial institutions.	Basic Math 590, Checking Accounts	**Basic Math 590** computing ending balance using a checkbook register (frames 22 - 33); computing ending balance in a word problem (frames 1 - 21)
PA-PF-2	**17.1 Personal Finance Fundamentals**	**17.1.6-8.A** **Grade level:** D (6th-8th) **CCRS:** —	Compare short-, intermediate-, and long-term financial goals.	Life Skills 10, Setting Your Priorities Life Skills 11, Setting Your Goals	**Life Skills 10** Defining priorities and related terms; The importance of setting priorities in one's life (lesson objectives; answer key not machine-readable) **Life Skills 11** Setting long-term goals; Setting short-term goals (lesson objectives; answer key not machine-readable)
PA-PF-5	**17.1 Personal Finance Fundamentals**	**17.1.6-8.B** **Grade level:** D (6th-8th) **CCRS:** —	Explain why the opportunity cost of a decision might differ from one person or situation to another.	Life Skills 12, Making Decisions Social Studies 600, Basic Economics	**Life Skills 12** Defining decision; The nature of decisions (lesson objectives; answer key not machine-readable) **Social Studies 600** Understanding opportunity cost (frames 61 – 119); Understanding cost-benefit analysis (frames 61 – 119)

ID	PA Core Domain	Standard ID & CCRS	Descriptor	Pace Prescription	Pace Mastery Check
PA-PF-8	**17.1 Personal Finance Fundamentals**	**17.1.6-8.C** **Grade level:** D (6th-8th) **CCRS:** —	Analyze how people differ in their attitudes toward money.	Life Skills 12, Making Decisions Life Skills 16, Thinking Clearly *Not yet covered: attitudes toward money and how they form (financial mindset)*	**Life Skills 12** Defining decision; The nature of decisions (lesson objectives; answer key not machine-readable) **Life Skills 16** Defining clear thinking and related terms; The importance of clear thinking (lesson objectives; answer key not machine-readable)
PA-PF-11	**17.1 Personal Finance Fundamentals**	**17.1.6-8.D** **Grade level:** D (6th-8th) **CCRS:** —	Describe behavioral biases (e.g., mental accounting, anchoring, confirmation bias) that can affect financial decisions.	Life Skills 12, Making Decisions Life Skills 16, Thinking Clearly *Not yet covered: behavioral biases in financial decisions (anchoring, mental accounting, loss aversion)*	**Life Skills 12** Defining decision; The nature of decisions (lesson objectives; answer key not machine-readable) **Life Skills 16** Defining clear thinking and related terms; The importance of clear thinking (lesson objectives; answer key not machine-readable)
PA-PF-14	**17.1 Personal Finance Fundamentals**	**17.1.6-8.E** **Grade level:** D (6th-8th) **CCRS:** —	Describe important financial conversations people have and with whom they have them.	Life Skills 18, Listening Effectively Life Skills 19, Speaking Effectively Life Skills 21, Relating to People *Not yet covered: money conversations specifically*	**Life Skills 18** Explaining the importance of effective listening skills; Effective listening practices (lesson objectives; answer key not machine-readable) **Life Skills 19** Barriers to effective speaking; Steps for preparing to speak (lesson objectives; answer key not machine-readable) **Life Skills 21** The importance of relationship-building skills; Characteristics of a positive person (lesson objectives; answer key not machine-readable)
PA-PF-17	**17.1 Personal Finance Fundamentals**	**17.1.6-8.F** **Grade level:** D (6th-8th) **CCRS:** —	Identify personal information needed to establish a financial account.	Basic Math 590, Checking Accounts Social Studies 620, Financial and Economic Institutions	**Basic Math 590** computing ending balance using a checkbook register (frames 22 - 33); computing ending balance in a word problem (frames 1 - 21) **Social Studies 620** Understanding what money is (frames 1 – 88); Knowing what money is (frames 1 – 88)
PA-PF-21	**17.1 Personal Finance Fundamentals**	**17.1.6-8.I** **Grade level:** D (6th-8th) **CCRS:** —	Describe information people document and track for their personal finances.	Basic Math 590, Checking Accounts Life Skills 14, Planning	**Basic Math 590** computing ending balance using a checkbook register (frames 22 - 33); computing ending balance in a word problem (frames 1 - 21) **Life Skills 14** Defining plan and planning; The steps in the planning process (lesson objectives; answer key not machine-readable)
PA-PF-3	**17.1 Personal Finance Fundamentals**	**17.1.9-12.A** **Grade level:** E (9th-12th) **CCRS:** —	Determine the financial impact of various long-term goals (e.g., lifestyle, family, education).	Life Skills 10, Setting Your Priorities Life Skills 11, Setting Your Goals	**Life Skills 10** Defining priorities and related terms; The importance of setting priorities in one's life (lesson objectives; answer key not machine-readable) **Life Skills 11** Setting long-term goals; Defining goals and related terms (lesson objectives; answer key not machine-readable)
PA-PF-6	**17.1 Personal Finance Fundamentals**	**17.1.9-12.B** **Grade level:** E (9th-12th) **CCRS:** —	Apply a systematic decision- making process, including opportunity costs, to setting and achieving financial goals.	Life Skills 12, Making Decisions Social Studies 600, Basic Economics	**Life Skills 12** The steps in the decision-making process; Defining decision (lesson objectives; answer key not machine-readable) **Social Studies 600** Understanding the decision-making process (frames 61 – 119); Understanding opportunity cost (frames 61 – 119)

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PA-PF-9	**17.1 Personal Finance Fundamentals**	**17.1.9-12.C** **Grade level:** E (9th-12th) **CCRS:** —	Analyze the impact of various factors on a person's financial mindset and decisions.	Life Skills 12, Making Decisions Life Skills 16, Thinking Clearly *Not yet covered: attitudes toward money and how they form (financial mindset)*	**Life Skills 12** Defining decision; The nature of decisions (lesson objectives; answer key not machine-readable) **Life Skills 16** Defining clear thinking and related terms; The importance of clear thinking (lesson objectives; answer key not machine-readable)
PA-PF-12	**17.1 Personal Finance Fundamentals**	**17.1.9-12.D** **Grade level:** E (9th-12th) **CCRS:** —	Evaluate strategies for dealing with behavioral biases (e.g., loss aversion, experiential bias, mental accounting) and other obstacles to managing personal finances.	Life Skills 12, Making Decisions Life Skills 16, Thinking Clearly *Not yet covered: behavioral biases in financial decisions (anchoring, mental accounting, loss aversion)*	**Life Skills 12** Defining decision; The nature of decisions (lesson objectives; answer key not machine-readable) **Life Skills 16** Defining clear thinking and related terms; The importance of clear thinking (lesson objectives; answer key not machine-readable)
PA-PF-15	**17.1 Personal Finance Fundamentals**	**17.1.9-12.E** **Grade level:** E (9th-12th) **CCRS:** —	Assess the value of sharing financial goals and information with others.	Life Skills 18, Listening Effectively Life Skills 19, Speaking Effectively Life Skills 21, Relating to People *Not yet covered: money conversations specifically*	**Life Skills 18** Explaining the importance of effective listening skills; Effective listening practices (lesson objectives; answer key not machine-readable) **Life Skills 19** Barriers to effective speaking; Steps for preparing to speak (lesson objectives; answer key not machine-readable) **Life Skills 21** Characteristics of a positive person; The importance of relationship-building skills (lesson objectives; answer key not machine-readable)
PA-PF-18	**17.1 Personal Finance Fundamentals**	**17.1.9-12.F** **Grade level:** E (9th-12th) **CCRS:** —	Compare various financial service providers (e.g., banks, credit unions, check cashers, brokerage firms) and the types of accounts and services each provides.	Basic Math 590, Checking Accounts Social Studies 620, Financial and Economic Institutions *Not yet covered: comparing credit unions, check cashers and brokerage firms*	**Basic Math 590** computing ending balance using a checkbook register (frames 22 - 33); computing ending balance in a word problem (frames 1 - 21) **Social Studies 620** Understanding what money is (frames 1 – 88); Knowing what money is (frames 1 – 88)
PA-PF-19	**17.1 Personal Finance Fundamentals**	**17.1.9-12.G** **Grade level:** E (9th-12th) **CCRS:** —	Communicate the process of opening financial accounts and the factors to consider when selecting financial institutions and professionals.	Reading 515, Financial Forms Basic Math 590, Checking Accounts Social Studies 620, Financial and Economic Institutions *Not yet covered: choosing a financial institution or advisor*	**Reading 515** Understanding interest paid by savings accounts (frames 8); Understanding savings accounts, (frames 8 – 13, 60 – 74) **Basic Math 590** computing ending balance using a checkbook register (frames 22 - 33); computing ending balance in a word problem (frames 1 - 21) **Social Studies 620** Knowing what the Securities and; Understanding the Federal Reserve (frames 1 – 88; 89 – 148)
PA-PF-20	**17.1 Personal Finance Fundamentals**	**17.1.9-12.H** **Grade level:** E (9th-12th) **CCRS:** —	Evaluate the use of financial technology to access financial services and make financial decisions.	*Prescription in Development* *Not yet covered: financial technology (apps, online banking, digital payments)*	
PA-PF-22	**17.1 Personal Finance Fundamentals**	**17.1.9-12.I** **Grade level:** E (9th-12th) **CCRS:** —	Develop a system for documenting and organizing personal financial records, both paper and electronic.	Basic Math 590, Checking Accounts Life Skills 14, Planning *Not yet covered: a system for paper and electronic financial records*	**Basic Math 590** computing ending balance using a checkbook register (frames 22 - 33); computing ending balance in a word problem (frames 1 - 21) **Life Skills 14** Defining plan and planning; The steps in the planning process (lesson objectives; answer key not machine-readable)

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PA-PF-23	**17.1 Personal Finance Fundamentals**	**17.1.9-12.J** **Grade level:** E (9th-12th) **CCRS:** —	Explain the financial implications of wills, powers of attorney, and naming beneficiaries for various accounts.	*Prescription in Development* *Not yet covered: wills, powers of attorney and beneficiaries*	
PA-PF-24	**17.1 Personal Finance Fundamentals**	**17.1.9-12.K** **Grade level:** E (9th-12th) **CCRS:** —	Explain the role of various state and federal financial regulators and consumer protection agencies.	Social Studies 620, Financial and Economic Institutions *Not yet covered: financial regulators and consumer protection agencies*	**Social Studies 620** Understanding the role of the Federal; Understanding the Federal Reserve (frames 1 – 88; 89 – 148)
PA-PF-25	**17.1 Personal Finance Fundamentals**	**17.1.9-12.L** **Grade level:** E (9th-12th) **CCRS:** —	Describe the issues addressed by various laws and regulations that impact or safeguard a person's finances.	Social Studies 620, Financial and Economic Institutions *Not yet covered: laws that protect a person's finances*	**Social Studies 620** Understanding the Federal Reserve (frames 1 – 88; 89 – 148); Understanding the role of the Federal

17.2 Income (18 items)

ID	PA Core Domain	Standard ID & CCRS	Descriptor	Pace Prescription	Pace Mastery Check
PA-PF-26	**17.2 Income**	**17.2.3-5.A** **Grade level:** B-C (3rd-5th) **CCRS:** —	Describe how people receive income (e.g., work, gifts, renting property to others).	Basic Math 570, Salaries, Wages, and Commission	**Basic Math 570** computing income taxes (frames 23 - 27); computing net pay (frames 13 - 21)
PA-PF-30	**17.2 Income**	**17.2.3-5.C** **Grade level:** B-C (3rd-5th) **CCRS:** —	Explain ways people improve their ability to earn income through education, training, and experience.	Workforce Development 310, Making Career Decisions	**Workforce Development 310** Skills (frames 76 - 104); Career goals (frames 105 - 126)
PA-PF-38	**17.2 Income**	**17.2.3-5.G** **Grade level:** B-C (3rd-5th) **CCRS:** —	Describe how people earn income through entrepreneurship and supplemental employment.	Basic Math 570, Salaries, Wages, and Commission *Not yet covered: earning through entrepreneurship and side jobs*	**Basic Math 570** computing income taxes (frames 23 - 27); computing net pay (frames 13 - 21)
PA-PF-27	**17.2 Income**	**17.2.6-8.A** **Grade level:** D (6th-8th) **CCRS:** —	Compare compensation methods, including hourly wage, salary, commission, tips, and piecework.	Basic Math 570, Salaries, Wages, and Commission	**Basic Math 570** defining wage, salary, and commission (frames 1-6); computing commissions (frames 39 - 47)
PA-PF-31	**17.2 Income**	**17.2.6-8.C** **Grade level:** D (6th-8th) **CCRS:** —	Analyze connections between the amount individuals might earn in various careers and the education or training that is required.	Workforce Development 310, Making Career Decisions Life Skills 9, Identifying Interests *Not yet covered: earnings data for careers and the cost of post-secondary education*	**Workforce Development 310** Career goals (frames 105 - 126); Skills (frames 76 - 104) **Life Skills 9** Defining interest and related terms; The role of interests in a happy life (lesson objectives; answer key not machine-readable)
PA-PF-33	**17.2 Income**	**17.2.6-8.D** **Grade level:** D (6th-8th) **CCRS:** —	Compare ways people pay for education and training, including scholarships, grants, savings, military service, apprenticeships, and loans.	*Prescription in Development* *Not yet covered: paying for education and training (scholarships, grants, financial aid, loans)*	

ID	PA Core Domain	Standard ID & CCRS	Descriptor	Pace Prescription	Pace Mastery Check
PA-PF-35	**17.2 Income**	**17.2.6-8.E** **Grade level:** D (6th-8th) **CCRS:** —	Explain factors that may impact a person's future income and employment status, including changes in technology, demand for workers, and the cost of post- secondary education.	Social Studies 600, Basic Economics Social Studies 620, Financial and Economic Institutions *Not yet covered: technology and labor-market trends on employment*	**Social Studies 600** Understanding supply and demand and prices (frames 1 – 60); Understanding opportunity cost (frames 61 – 119) **Social Studies 620** Understanding the labor market (frames 89 – 148); Understanding what markets are (frames 89 – 148)
PA-PF-39	**17.2 Income**	**17.2.6-8.G** **Grade level:** D (6th-8th) **CCRS:** —	Compare various forms of self-employment.	Social Studies 620, Financial and Economic Institutions *Not yet covered: self-employment, independent contracting, supplemental income*	**Social Studies 620** Knowing what corporations are (frames 1 – 88); Understanding the labor market (frames 89 – 148)
PA-PF-41	**17.2 Income**	**17.2.6-8.H** **Grade level:** D (6th-8th) **CCRS:** —	Interpret a pay statement and explain the relationship between gross pay, net pay, and payroll deductions.	Basic Math 570, Salaries, Wages, and Commission	**Basic Math 570** computing gross pay with overtime (frames 7 -12, 28 - 38); computing income taxes (frames 23 - 27)
PA-PF-28	**17.2 Income**	**17.2.9-12.A** **Grade level:** E (9th-12th) **CCRS:** —	Explain various types of income (e.g., earned, unearned, passive, active) and their sources (e.g., work, rentals, investments, government programs).	Basic Math 570, Salaries, Wages, and Commission Social Studies 620, Financial and Economic Institutions *Not yet covered: unearned and passive income (rentals, investments, government programs)*	**Basic Math 570** computing income taxes (frames 23 - 27); computing net pay (frames 13 - 21) **Social Studies 620** Knowing how corporations work (frames 89 – 148); Understanding the Federal Reserve (frames 1 – 88; 89 – 148)
PA-PF-29	**17.2 Income**	**17.2.9-12.B** **Grade level:** E (9th-12th) **CCRS:** —	Describe sources of retirement income and how they relate to individual investment choices, employer-sponsored retirement plans, and government programs.	*Prescription in Development* *Not yet covered: retirement income: employer plans and Social Security*	
PA-PF-32	**17.2 Income**	**17.2.9-12.C** **Grade level:** E (9th-12th) **CCRS:** —	Use data to support an individual's decision to obtain or forgo post-secondary education based on the associated costs and anticipated future income.	Workforce Development 310, Making Career Decisions Life Skills 9, Identifying Interests *Not yet covered: earnings data for careers and the cost of post-secondary education*	**Workforce Development 310** Career goals (frames 105 - 126); Skills (frames 76 - 104) **Life Skills 9** Defining interest and related terms; The role of interests in a happy life (lesson objectives; answer key not machine-readable)
PA-PF-34	**17.2 Income**	**17.2.9-12.D** **Grade level:** E (9th-12th) **CCRS:** —	Research options to pay for education and training, ways to reduce the total cost, and steps needed to obtain financial aid.	*Prescription in Development* *Not yet covered: paying for education and training (scholarships, grants, financial aid, loans)*	
PA-PF-36	**17.2 Income**	**17.2.9-12.E** **Grade level:** E (9th-12th) **CCRS:** —	Evaluate the impacts of technology, labor markets, and economic conditions and trends on a person's employment potential.	Social Studies 600, Basic Economics Social Studies 620, Financial and Economic Institutions *Not yet covered: technology and labor-market trends on employment*	**Social Studies 600** Knowing what economics is (frames 61 – 119); Understanding scarcity (frames 1 – 60) **Social Studies 620** Understanding the labor market (frames 89 – 148); Understanding what markets are (frames 89 – 148)

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PA-PF-37	**17.2 Income**	**17.2.9-12.F** **Grade level:** E (9th-12th) **CCRS:** —	Explain the impact of employee benefits (e.g., health insurance, retirement savings plans, education reimbursement programs) on an individual's finances.	Basic Math 570, Salaries, Wages, and Commission *Not yet covered: employee benefits (health insurance, retirement plans)*	**Basic Math 570** computing income taxes (frames 23 - 27); computing net pay (frames 13 - 21)
PA-PF-40	**17.2 Income**	**17.2.9-12.G** **Grade level:** E (9th-12th) **CCRS:** —	Analyze the financial impact of a person's decision to own a business, work as an independent contractor, or be employed.	Social Studies 620, Financial and Economic Institutions *Not yet covered: self-employment, independent contracting, supplemental income*	**Social Studies 620** Knowing how corporations work (frames 89 – 148); Knowing what corporations are (frames 1 – 88)
PA-PF-42	**17.2 Income**	**17.2.9-12.H** **Grade level:** E (9th-12th) **CCRS:** —	Calculate the impact of taxes and payroll deductions on income.	Basic Math 570, Salaries, Wages, and Commission	**Basic Math 570** computing income taxes (frames 23 - 27); computing net pay (frames 13 - 21)
PA-PF-43	**17.2 Income**	**17.2.9-12.I** **Grade level:** E (9th-12th) **CCRS:** —	Complete various federal, state, and local tax forms.	Reading 520, Tax Forms Social Studies 620, Financial and Economic Institutions	**Reading 520** Understanding the definition of income tax (frames 1–4); Understanding the definition of income as used for (frames 50 – 63) **Social Studies 620** Understanding the Federal Reserve (frames 1 – 88; 89 – 148); Understanding the role of the Federal

17.3 Spending (26 items)

ID	PA Core Domain	Standard ID & CCRS	Descriptor	Pace Prescription	Pace Mastery Check
PA-PF-44	**17.3 Spending**	**17.3.3-5.A** **Grade level:** B-C (3rd-5th) **CCRS:** —	Explain factors that influence a person's spending decisions and the impact these has on how they prioritize their wants.	Life Skills 10, Setting Your Priorities Life Skills 12, Making Decisions	**Life Skills 10** Defining priorities and related terms; The importance of setting priorities in one's life (lesson objectives; answer key not machine-readable) **Life Skills 12** Defining decision; The nature of decisions (lesson objectives; answer key not machine-readable)
PA-PF-49	**17.3 Spending**	**17.3.3-5.C** **Grade level:** B-C (3rd-5th) **CCRS:** —	Provide examples of household spending and sources of income.	Basic Math 570, Salaries, Wages, and Commission Basic Math 590, Checking Accounts	**Basic Math 570** computing income taxes (frames 23 - 27); computing net pay (frames 13 - 21) **Basic Math 590** computing ending balance using a checkbook register (frames 22 - 33); computing ending balance in a word problem (frames 1 - 21)
PA-PF-52	**17.3 Spending**	**17.3.3-5.D** **Grade level:** B-C (3rd-5th) **CCRS:** —	Construct a simple budget (e.g., for a family, individual, or school event).	Life Skills 11, Setting Your Goals Life Skills 14, Planning *Not yet covered: building and evaluating a personal budget*	**Life Skills 11** Defining goals and related terms; The importance of setting goals (lesson objectives; answer key not machine-readable) **Life Skills 14** Defining plan and planning; The steps in the planning process (lesson objectives; answer key not machine-readable)
PA-PF-57	**17.3 Spending**	**17.3.3-5.G** **Grade level:** B-C (3rd-5th) **CCRS:** —	Explain various payment methods (e.g., cash, checks, gift cards, debit cards, credit cards).	Basic Math 550, Cash Purchases Basic Math 560, Credit Purchases Basic Math 590, Checking Accounts	**Basic Math 550** computing total price given tax and discount (frames 39 - 52; 59 - 60); computing the subtotal (frames 1 - 11) **Basic Math 560** computing down payment (frames 24 - 35); computing simple interest (frames 1 - 18) **Basic Math 590** computing ending balance using a checkbook register (frames 22 - 33); computing ending balance in a word problem (frames 1 - 21)

ID	PA Core Domain	Standard ID & CCRS	Descriptor	Pace Prescription	Pace Mastery Check
PA-PF-64	**17.3 Spending**	**17.3.3-5.L** **Grade level:** B-C (3rd-5th) **CCRS:** —	Identify taxes applied to certain purchases.	Basic Math 550, Cash Purchases	**Basic Math 550** computing price before tax (frames 1 - 27); computing sales tax (frames 47 - 52)
PA-PF-67	**17.3 Spending**	**17.3.3-5.M** **Grade level:** B-C (3rd-5th) **CCRS:** —	Identify reasons people participate in fundraising efforts and the causes they support.	*Prescription in Development* *Not yet covered: charitable giving and fundraising*	
PA-PF-45	**17.3 Spending**	**17.3.6-8.A** **Grade level:** D (6th-8th) **CCRS:** —	Demonstrate making an informed purchase decision by evaluating price, product claims, and information from a variety of sources.	Basic Math 540, Comparative Shopping Life Skills 12, Making Decisions	**Basic Math 540** finding unit price or cost (frames 29 - 67, 82 - 65); comparing total price (frames 68 - 81, 86) **Life Skills 12** The steps in the decision-making process; Defining decision (lesson objectives; answer key not machine-readable)
PA-PF-47	**17.3 Spending**	**17.3.6-8.B** **Grade level:** D (6th-8th) **CCRS:** —	Apply mathematical skills to assess the impact of various ways retailers express prices (e.g., coupons, discounts, unit price).	Basic Math 540, Comparative Shopping Basic Math 550, Cash Purchases	**Basic Math 540** finding unit price or cost (frames 29 - 67, 82 - 65); comparing unit price or cost (frames 29 - 67, 82 - 65) **Basic Math 550** computing total price given tax and discount (frames 39 - 52; 59 - 60); computing original price given price, tax, and discount (frames 54 - 58)
PA-PF-50	**17.3 Spending**	**17.3.6-8.C** **Grade level:** D (6th-8th) **CCRS:** —	Compare ways people organize and track their spending and income.	Basic Math 590, Checking Accounts Life Skills 14, Planning *Not yet covered: tracking spending and income over time*	**Basic Math 590** computing ending balance using a checkbook register (frames 22 - 33); computing ending balance in a word problem (frames 1 - 21) **Life Skills 14** Defining plan and planning; The steps in the planning process (lesson objectives; answer key not machine-readable)
PA-PF-53	**17.3 Spending**	**17.3.6-8.D** **Grade level:** D (6th-8th) **CCRS:** —	Explain the components of a personal budget (e.g., income, expenses, planned savings) and how budgeting can help people achieve their financial goals.	Life Skills 11, Setting Your Goals Life Skills 14, Planning *Not yet covered: building and evaluating a personal budget*	**Life Skills 11** Defining goals and related terms; The importance of setting goals (lesson objectives; answer key not machine-readable) **Life Skills 14** Defining plan and planning; The steps in the planning process (lesson objectives; answer key not machine-readable)
PA-PF-58	**17.3 Spending**	**17.3.6-8.G** **Grade level:** D (6th-8th) **CCRS:** —	Describe the advantages and disadvantages of using various payment methods (e.g., cash, checks, gift cards, debit cards, credit cards, mobile payments).	Basic Math 550, Cash Purchases Basic Math 560, Credit Purchases Basic Math 590, Checking Accounts	**Basic Math 550** computing total price given tax and discount (frames 39 - 52; 59 - 60); computing the subtotal (frames 1 - 11) **Basic Math 560** computing down payment (frames 24 - 35); computing simple interest (frames 1 - 18) **Basic Math 590** computing ending balance using a checkbook register (frames 22 - 33); computing ending balance in a word problem (frames 1 - 21)
PA-PF-65	**17.3 Spending**	**17.3.6-8.L** **Grade level:** D (6th-8th) **CCRS:** —	Calculate the sales tax for various types of purchases.	Basic Math 400, Base, Percent, and Percentage Basic Math 550, Cash Purchases	**Basic Math 400** finding the percentage (frames 6 - 23); finding the percent in a word problem (frames 28 - 32) **Basic Math 550** computing sales tax (frames 47 - 52); computing price before tax (frames 1 - 27)
PA-PF-68	**17.3 Spending**	**17.3.6-8.M** **Grade level:** D (6th-8th) **CCRS:** —	Describe ways people support charitable organizations by donating money, items, and time.	*Prescription in Development* *Not yet covered: charitable giving and fundraising*	

ID	PA Core Domain	Standard ID & CCRS	Descriptor	Pace Prescription	Pace Mastery Check
PA-PF-46	**17.3 Spending**	**17.3.9-12.A** **Grade level:** E (9th-12th) **CCRS:** —	Develop a process for making informed spending decisions, including factors to consider (e.g., product features, price, durability, environmental or societal impact, reliability of information).	Basic Math 540, Comparative Shopping Life Skills 12, Making Decisions	**Basic Math 540** finding unit price or cost (frames 29 - 67, 82 - 65); comparing total price (frames 68 - 81, 86) **Life Skills 12** The steps in the decision-making process; Defining decision (lesson objectives; answer key not machine-readable)
PA-PF-48	**17.3 Spending**	**17.3.9-12.B** **Grade level:** E (9th-12th) **CCRS:** —	Compare ways people can lower the price they pay for goods and services (e.g., online tools, discount retailers, negotiating, secondhand items).	Basic Math 540, Comparative Shopping Basic Math 550, Cash Purchases	**Basic Math 540** finding unit price or cost (frames 29 - 67, 82 - 65); comparing total price (frames 68 - 81, 86) **Basic Math 550** computing total price given tax and discount (frames 39 - 52; 59 - 60); computing original price given price, tax, and discount (frames 54 - 58)
PA-PF-51	**17.3 Spending**	**17.3.9-12.C** **Grade level:** E (9th-12th) **CCRS:** —	Develop a personal approach to keeping track of income and spending.	Basic Math 590, Checking Accounts Life Skills 14, Planning *Not yet covered: tracking spending and income over time*	**Basic Math 590** computing ending balance using a checkbook register (frames 22 - 33); computing ending balance in a word problem (frames 1 - 21) **Life Skills 14** Defining plan and planning; The steps in the planning process (lesson objectives; answer key not machine-readable)
PA-PF-54	**17.3 Spending**	**17.3.9-12.D** **Grade level:** E (9th-12th) **CCRS:** —	Evaluate various budgeting approaches (e.g., 50-30-20, zero-based) and methods (e.g., envelope system, spreadsheets, online tools).	Life Skills 11, Setting Your Goals Life Skills 14, Planning *Not yet covered: building and evaluating a personal budget*	**Life Skills 11** Defining goals and related terms; The importance of setting goals (lesson objectives; answer key not machine-readable) **Life Skills 14** Defining plan and planning; The steps in the planning process (lesson objectives; answer key not machine-readable)
PA-PF-55	**17.3 Spending**	**17.3.9-12.E** **Grade level:** E (9th-12th) **CCRS:** —	Create a personal budget to allocate current or future income, including estimates for fixed and variable expenses.	Life Skills 14, Planning Basic Math 570, Salaries, Wages, and Commission *Not yet covered: a personal budget with fixed and variable expenses*	**Life Skills 14** Defining plan and planning; The steps in the planning process (lesson objectives; answer key not machine-readable) **Basic Math 570** computing income taxes (frames 23 - 27); computing net pay (frames 13 - 21)
PA-PF-56	**17.3 Spending**	**17.3.9-12.F** **Grade level:** E (9th-12th) **CCRS:** —	Identify methods for adjusting a budget for unexpected expenses or loss of income.	Life Skills 14, Planning *Not yet covered: adjusting a budget for unexpected expenses or lost income*	**Life Skills 14** Defining plan and planning; The steps in the planning process (lesson objectives; answer key not machine-readable)
PA-PF-59	**17.3 Spending**	**17.3.9-12.G** **Grade level:** E (9th-12th) **CCRS:** —	Compare the effects of using various payment methods when making purchases.	Basic Math 550, Cash Purchases Basic Math 560, Credit Purchases Basic Math 590, Checking Accounts	**Basic Math 550** computing total price given tax and discount (frames 39 - 52; 59 - 60); computing the subtotal (frames 1 - 11) **Basic Math 560** computing down payment (frames 24 - 35); computing simple interest (frames 1 - 18) **Basic Math 590** computing ending balance using a checkbook register (frames 22 - 33); computing ending balance in a word problem (frames 1 - 21)
PA-PF-60	**17.3 Spending**	**17.3.9-12.H** **Grade level:** E (9th-12th) **CCRS:** —	Compare various approaches to paying bills, including making automated payments and ensuring bills are paid on time.	Basic Math 590, Checking Accounts *Not yet covered: paying bills on time; automated payments*	**Basic Math 590** computing ending balance using a checkbook register (frames 22 - 33); computing ending balance in a word problem (frames 1 - 21)
PA-PF-61	**17.3 Spending**	**17.3.9-12.I** **Grade level:** E (9th-12th) **CCRS:** —	Describe the impact of technology on payment methods and how it influences spending.	*Prescription in Development* *Not yet covered: technology and payment methods (mobile payments)*	

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PA-PF-62	**17.3 Spending**	**17.3.9-12.J** **Grade level:** E (9th-12th) **CCRS:** —	Analyze a housing decision, including comparing renting and buying, upfront and ongoing costs, and the process of obtaining a mortgage or a lease.	Reading 525, Leases, Licenses and Registration Forms Basic Math 560, Credit Purchases *Not yet covered: renting versus buying a home; mortgages*	**Reading 525** Knowing the definition of commercial lease (frames 6); Knowing the definition of residential lease (frames 6, 12 – 16) **Basic Math 560** computing total cost (frames 31 - 35); computing simple interest (frames 1 - 18)
PA-PF-63	**17.3 Spending**	**17.3.9-12.K** **Grade level:** E (9th-12th) **CCRS:** —	Justify the purchase or lease of a vehicle and the alternatives considered (e.g., new versus used, total cost of ownership or use).	Reading 525, Leases, Licenses and Registration Forms Basic Math 560, Credit Purchases *Not yet covered: buying versus leasing a vehicle; total cost of ownership*	**Reading 525** Knowing the definition of commercial lease (frames 6); Knowing the definition of residential lease (frames 6, 12 – 16) **Basic Math 560** computing total cost (frames 31 - 35); computing simple interest (frames 1 - 18)
PA-PF-66	**17.3 Spending**	**17.3.9-12.L** **Grade level:** E (9th-12th) **CCRS:** —	Analyze the impact of paying sales, excise, and property taxes on financial decisions.	Basic Math 550, Cash Purchases Social Studies 620, Financial and Economic Institutions *Not yet covered: excise and property taxes*	**Basic Math 550** computing sales tax (frames 47 - 52); computing price before tax (frames 1 - 27) **Social Studies 620** Knowing what excise taxes are (frames 1 – 88); Understanding the Federal Reserve (frames 1 – 88; 89 – 148)
PA-PF-69	**17.3 Spending**	**17.3.9-12.M** **Grade level:** E (9th-12th) **CCRS:** —	Justify a decision to participate in or forgo a fundraising effort based on the organization and cause.	*Prescription in Development* *Not yet covered: charitable giving and fundraising*	

17.4 Saving and Investing (22 items)

ID	PA Core Domain	Standard ID & CCRS	Descriptor	Pace Prescription	Pace Mastery Check
PA-PF-70	**17.4 Saving and Investing**	**17.4.3-5.A** **Grade level:** B-C (3rd-5th) **CCRS:** —	Identify items that might increase or decrease in value over time.	*Prescription in Development* *Not yet covered: things that gain or lose value over time*	
PA-PF-73	**17.4 Saving and Investing**	**17.4.3-5.B** **Grade level:** B-C (3rd-5th) **CCRS:** —	Describe a variety of savings goals and the factors that influence them.	Life Skills 11, Setting Your Goals Life Skills 14, Planning *Not yet covered: a personal savings plan*	**Life Skills 11** Defining goals and related terms; The importance of setting goals (lesson objectives; answer key not machine-readable) **Life Skills 14** Defining plan and planning; The components of an action plan (lesson objectives; answer key not machine-readable)
PA-PF-76	**17.4 Saving and Investing**	**17.4.3-5.C** **Grade level:** B-C (3rd-5th) **CCRS:** —	Identify reasons people deposit money to be saved in accounts at financial institutions and factors they might consider when selecting a financial institution.	Basic Math 590, Checking Accounts *Not yet covered: why people save at banks; choosing a bank*	**Basic Math 590** computing ending balance using a checkbook register (frames 22 - 33); computing ending balance in a word problem (frames 1 - 21)
PA-PF-71	**17.4 Saving and Investing**	**17.4.6-8.A** **Grade level:** D (6th-8th) **CCRS:** —	Explain the change in value over time of various assets.	*Prescription in Development* *Not yet covered: asset values over time; assets, liabilities and net worth*	

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PA-PF-74	**17.4 Saving and Investing**	**17.4.6-8.B** **Grade level:** D (6th-8th) **CCRS:** —	Describe the process of creating, implementing, and adapting a personal savings plan.	Life Skills 11, Setting Your Goals Life Skills 14, Planning *Not yet covered: a personal savings plan*	**Life Skills 11** Defining goals and related terms; The importance of setting goals (lesson objectives; answer key not machine-readable) **Life Skills 14** Defining plan and planning; The steps in the planning process (lesson objectives; answer key not machine-readable)
PA-PF-77	**17.4 Saving and Investing**	**17.4.6-8.C** **Grade level:** D (6th-8th) **CCRS:** —	Use different methods and tools to calculate the growth in savings given various scenarios (e.g., simple versus compound interest, starting age, years to save, and interest rates).	Basic Math 560, Credit Purchases Advanced Math 509, Applied Algebraic Concepts	**Basic Math 560** computing simple interest (frames 1 - 18); computing down payment (frames 24 - 35) **Advanced Math 509** solving problems involving compound interest (frames 2-9); predicting population growth or decline (Malthusian Model) (frames 10-13)
PA-PF-79	**17.4 Saving and Investing**	**17.4.6-8.D** **Grade level:** D (6th-8th) **CCRS:** —	Describe similarities and differences between saving and investing.	Advanced Math 509, Applied Algebraic Concepts *Not yet covered: saving versus investing*	**Advanced Math 509** solving problems involving compound interest (frames 2-9); solving piecewise functions and greatest integer functions (frames 14-30)
PA-PF-81	**17.4 Saving and Investing**	**17.4.6-8.E** **Grade level:** D (6th-8th) **CCRS:** —	Identify publicly traded companies, the goods and services they produce, and their current stock prices.	Social Studies 620, Financial and Economic Institutions *Not yet covered: stocks, bonds, mutual funds and ETFs*	**Social Studies 620** Knowing what the Securities and; Understanding how goods were used (frames 1 – 88)
PA-PF-83	**17.4 Saving and Investing**	**17.4.6-8.F** **Grade level:** D (6th-8th) **CCRS:** —	Identify factors influencing investment planning (e.g., age, income, debt, assets, goals, family size, risk tolerance).	Advanced Math 509, Applied Algebraic Concepts *Not yet covered: investment planning and sources of investment advice*	**Advanced Math 509** solving problems involving compound interest (frames 2-9); solving piecewise functions and greatest integer functions (frames 14-30)
PA-PF-85	**17.4 Saving and Investing**	**17.4.6-8.G** **Grade level:** D (6th-8th) **CCRS:** —	Describe how people make money through investing (e.g., buying low and selling high, earning dividends, buy and hold).	Social Studies 620, Financial and Economic Institutions *Not yet covered: how investors earn money; market indices*	**Social Studies 620** Understanding what money is (frames 1 – 88); Understanding what markets are (frames 89 – 148)
PA-PF-89	**17.4 Saving and Investing**	**17.4.6-8.J** **Grade level:** D (6th-8th) **CCRS:** —	Assess the impact of values and attitudes, including tolerance for risk, on saving and investing decisions.	Life Skills 12, Making Decisions *Not yet covered: risk tolerance and investing decisions*	**Life Skills 12** Defining decision; The nature of decisions (lesson objectives; answer key not machine-readable)
PA-PF-72	**17.4 Saving and Investing**	**17.4.9-12.A** **Grade level:** E (9th-12th) **CCRS:** —	Calculate a person's net worth given their assets and liabilities.	*Prescription in Development* *Not yet covered: asset values over time; assets, liabilities and net worth*	
PA-PF-75	**17.4 Saving and Investing**	**17.4.9-12.B** **Grade level:** E (9th-12th) **CCRS:** —	Develop a savings plan for accomplishing personal short- and long-term financial goals.	Life Skills 11, Setting Your Goals Life Skills 14, Planning *Not yet covered: a personal savings plan*	**Life Skills 11** Setting long-term goals; Setting short-term goals (lesson objectives; answer key not machine-readable) **Life Skills 14** Defining plan and planning; The components of an action plan (lesson objectives; answer key not machine-readable)

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PA-PF-78	**17.4 Saving and Investing**	**17.4.9-12.C** **Grade level:** E (9th-12th) **CCRS:** —	Compare the features of various savings vehicles (e.g., savings accounts, certificates of deposit, money market accounts) and the interest rates offered by several institutions.	Basic Math 560, Credit Purchases Advanced Math 509, Applied Algebraic Concepts *Not yet covered: savings vehicles: CDs, money market accounts*	**Basic Math 560** computing simple interest (frames 1 - 18); computing down payment (frames 24 - 35) **Advanced Math 509** solving problems involving compound interest (frames 2-9); solving piecewise functions and greatest integer functions (frames 14-30)
PA-PF-80	**17.4 Saving and Investing**	**17.4.9-12.D** **Grade level:** E (9th-12th) **CCRS:** —	Explain factors that contribute to rates of return for various investments, including risk, inflation, and taxes.	Advanced Math 509, Applied Algebraic Concepts *Not yet covered: rates of return, risk, inflation and taxes*	**Advanced Math 509** solving problems involving compound interest (frames 2-9); solving piecewise functions and greatest integer functions (frames 14-30)
PA-PF-82	**17.4 Saving and Investing**	**17.4.9-12.E** **Grade level:** E (9th-12th) **CCRS:** —	Explain the similarities and differences between stocks, bonds, mutual funds, and exchange-traded funds, and the factors that influence price fluctuations for each.	Social Studies 620, Financial and Economic Institutions *Not yet covered: stocks, bonds, mutual funds and ETFs*	**Social Studies 620** Knowing what the Securities and; Understanding the Federal Reserve (frames 1 – 88; 89 – 148)
PA-PF-84	**17.4 Saving and Investing**	**17.4.9-12.F** **Grade level:** E (9th-12th) **CCRS:** —	Describe factors to consider when selecting sources of investment advice and trading methods (e.g., online trading platforms, financial advisors, robo-advisors).	Advanced Math 509, Applied Algebraic Concepts *Not yet covered: investment planning and sources of investment advice*	**Advanced Math 509** solving problems involving compound interest (frames 2-9); solving piecewise functions and greatest integer functions (frames 14-30)
PA-PF-86	**17.4 Saving and Investing**	**17.4.9-12.G** **Grade level:** E (9th-12th) **CCRS:** —	Explain how popular benchmark indices are used.	Social Studies 620, Financial and Economic Institutions *Not yet covered: how investors earn money; market indices*	**Social Studies 620** Understanding what money is (frames 1 – 88); Understanding what markets are (frames 89 – 148)
PA-PF-87	**17.4 Saving and Investing**	**17.4.9-12.H** **Grade level:** E (9th-12th) **CCRS:** —	Recommend an investment portfolio diversified to meet specific goals, including purpose, starting age, time horizon, and tolerance for risk.	Advanced Math 509, Applied Algebraic Concepts *Not yet covered: a diversified investment portfolio*	**Advanced Math 509** solving problems involving compound interest (frames 2-9); solving piecewise functions and greatest integer functions (frames 14-30)
PA-PF-88	**17.4 Saving and Investing**	**17.4.9-12.I** **Grade level:** E (9th-12th) **CCRS:** —	Compare retirement-specific investment options, including employer-sponsored plans, Roth and traditional individual retirement accounts, and accounts available to people who are self-employed.	*Prescription in Development* *Not yet covered: retirement accounts (401(k), Roth and traditional IRAs)*	
PA-PF-90	**17.4 Saving and Investing**	**17.4.9-12.J** **Grade level:** E (9th-12th) **CCRS:** —	Analyze personal attitudes towards risk and how these might impact future investment decisions and outcomes.	Life Skills 12, Making Decisions *Not yet covered: risk tolerance and investing decisions*	**Life Skills 12** Defining decision; The nature of decisions (lesson objectives; answer key not machine-readable)
PA-PF-91	**17.4 Saving and Investing**	**17.4.9-12.K** **Grade level:** E (9th-12th) **CCRS:** —	Describe methods to avoid or counteract the potentially negative impacts of behavioral biases (e.g., loss aversion, herding, choice overload) on investment decisions.	Life Skills 16, Thinking Clearly *Not yet covered: behavioral biases in investing*	**Life Skills 16** Defining clear thinking and related terms; The importance of clear thinking (lesson objectives; answer key not machine-readable)

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17.5 Risk and Insurance (20 items)

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PA-PF-92	**17.5 Risk and Insurance**	**17.5.3-5.A** **Grade level:** B-C (3rd-5th) **CCRS:** —	Describe how unexpected events could impact a person's finances (e.g., floods, automobile accidents, illness).	Life Skills 13, Solving Problems Life Skills 14, Planning *Not yet covered: financial risks and their costs*	**Life Skills 13** Defining problem and related terms; The nature of problems (lesson objectives; answer key not machine-readable) **Life Skills 14** Defining plan and planning; The steps in the planning process (lesson objectives; answer key not machine-readable)
PA-PF-95	**17.5 Risk and Insurance**	**17.5.3-5.B** **Grade level:** B-C (3rd-5th) **CCRS:** —	Explain how emergency savings can be used to offset losses from unexpected events.	Life Skills 14, Planning *Not yet covered: managing risk: avoid, reduce, retain, transfer; emergency savings*	**Life Skills 14** Defining plan and planning; The steps in the planning process (lesson objectives; answer key not machine-readable)
PA-PF-98	**17.5 Risk and Insurance**	**17.5.3-5.C** **Grade level:** B-C (3rd-5th) **CCRS:** —	Provide examples of insurance people buy in order to transfer financial risk (e.g., health, auto, flood).	*Prescription in Development* *Not yet covered: types of insurance and what each covers*	
PA-PF-108	**17.5 Risk and Insurance**	**17.5.3-5.H** **Grade level:** B-C (3rd-5th) **CCRS:** —	Predict the financial consequences of sharing personal information.	Lessons in Things 350, The Algorithm Builder *Not yet covered: protecting personal information; financial fraud and identity theft*	**Lessons in Things 350** Digital hygiene defined; Sousveillance
PA-PF-93	**17.5 Risk and Insurance**	**17.5.6-8.A** **Grade level:** D (6th-8th) **CCRS:** —	Provide examples of financial risks people face (e.g., losing a job, needing to replace damaged property, paying medical expenses).	Life Skills 13, Solving Problems Life Skills 14, Planning *Not yet covered: financial risks and their costs*	**Life Skills 13** Defining problem and related terms; The nature of problems (lesson objectives; answer key not machine-readable) **Life Skills 14** Defining plan and planning; The steps in the planning process (lesson objectives; answer key not machine-readable)
PA-PF-96	**17.5 Risk and Insurance**	**17.5.6-8.B** **Grade level:** D (6th-8th) **CCRS:** —	Describe how people manage the risk of financial loss through risk avoidance, reduction, retention, and transfer.	Life Skills 14, Planning *Not yet covered: managing risk: avoid, reduce, retain, transfer; emergency savings*	**Life Skills 14** Defining plan and planning; The steps in the planning process (lesson objectives; answer key not machine-readable)
PA-PF-99	**17.5 Risk and Insurance**	**17.5.6-8.C** **Grade level:** D (6th-8th) **CCRS:** —	Compare various types of insurance and what is typically covered by each.	*Prescription in Development* *Not yet covered: types of insurance and what each covers*	
PA-PF-101	**17.5 Risk and Insurance**	**17.5.6-8.D** **Grade level:** D (6th-8th) **CCRS:** —	Describe factors that impact the amount an individual can expect to pay for insurance (e.g., coverage types and amounts, age, location, driving record).	*Prescription in Development* *Not yet covered: insurance premiums and comparing plans*	
PA-PF-103	**17.5 Risk and Insurance**	**17.5.6-8.E** **Grade level:** D (6th-8th) **CCRS:** —	Defend decisions to purchase or forgo insurance, extended warranties, and service contracts.	*Prescription in Development* *Not yet covered: purchasing insurance, warranties and claims*	
PA-PF-105	**17.5 Risk and Insurance**	**17.5.6-8.F** **Grade level:** D (6th-8th) **CCRS:** —	Describe how insurance works by pooling the premiums of many policyholders in order to pay for claims.	*Prescription in Development* *Not yet covered: how insurance pools risk; required coverage*	

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PA-PF-109	**17.5 Risk and Insurance**	**17.5.6-8.H** **Grade level:** D (6th-8th) **CCRS:** —	Describe strategies people can use to protect their personally identifiable information.	Lessons in Things 350, The Algorithm Builder *Not yet covered: protecting personal information; financial fraud and identity theft*	**Lessons in Things 350** Digital hygiene defined; Sousveillance
PA-PF-94	**17.5 Risk and Insurance**	**17.5.9-12.A** **Grade level:** E (9th-12th) **CCRS:** —	Evaluate a person's potential for financial risk (e.g., loss of personal property, reduction in income, liability).	Life Skills 13, Solving Problems Life Skills 14, Planning *Not yet covered: financial risks and their costs*	**Life Skills 13** Defining problem and related terms; The nature of problems (lesson objectives; answer key not machine-readable) **Life Skills 14** Defining plan and planning; The steps in the planning process (lesson objectives; answer key not machine-readable)
PA-PF-97	**17.5 Risk and Insurance**	**17.5.9-12.B** **Grade level:** E (9th-12th) **CCRS:** —	Critique approaches to avoiding, reducing, retaining, and transferring risk given a particular scenario.	Life Skills 14, Planning *Not yet covered: managing risk: avoid, reduce, retain, transfer; emergency savings*	**Life Skills 14** Defining plan and planning; The steps in the planning process (lesson objectives; answer key not machine-readable)
PA-PF-100	**17.5 Risk and Insurance**	**17.5.9-12.C** **Grade level:** E (9th-12th) **CCRS:** —	Formulate insurance recommendations based on individual needs, situations, and preferences, including but not limited to automotive, homeowners, renters, health, life, and disability, as justified.	*Prescription in Development* *Not yet covered: types of insurance and what each covers*	
PA-PF-102	**17.5 Risk and Insurance**	**17.5.9-12.D** **Grade level:** E (9th-12th) **CCRS:** —	Use information from various sources to compare insurance providers, plans, and prices.	*Prescription in Development* *Not yet covered: insurance premiums and comparing plans*	
PA-PF-104	**17.5 Risk and Insurance**	**17.5.9-12.E** **Grade level:** E (9th-12th) **CCRS:** —	Formulate a process of comparing insurance products, determining out-of-pocket costs, and filing claims.	*Prescription in Development* *Not yet covered: purchasing insurance, warranties and claims*	
PA-PF-106	**17.5 Risk and Insurance**	**17.5.9-12.F** **Grade level:** E (9th-12th) **CCRS:** —	Describe circumstances in which a person may be required to show proof of insurance or obtain a minimum amount of coverage.	*Prescription in Development* *Not yet covered: how insurance pools risk; required coverage*	
PA-PF-107	**17.5 Risk and Insurance**	**17.5.9-12.G** **Grade level:** E (9th-12th) **CCRS:** —	Evaluate the impact of public insurance programs for individuals facing financial hardship (e.g., Medicare, Medicaid, and unemployment).	Social Studies 620, Financial and Economic Institutions *Not yet covered: public insurance programs (Medicare, Medicaid, unemployment)*	**Social Studies 620** Understanding the causes of unemployment (frames 89 – 148); Understanding the Federal Reserve (frames 1 – 88; 89 – 148)
PA-PF-110	**17.5 Risk and Insurance**	**17.5.9-12.H** **Grade level:** E (9th-12th) **CCRS:** —	Analyze trends in financial fraud and strategies to avoid becoming a victim.	Lessons in Things 350, The Algorithm Builder *Not yet covered: protecting personal information; financial fraud and identity theft*	**Lessons in Things 350** Digital hygiene defined; Sousveillance

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PA-PF-111	**17.5 Risk and Insurance**	**17.5.9-12.I** **Grade level:** E (9th-12th) **CCRS:** —	Research the agencies individuals can contact and steps they can take to address financial fraud and scams, including identity theft.	*Prescription in Development* *Not yet covered: agencies and steps to report fraud and identity theft*	

17.6 Credit (17 items)

ID	PA Core Domain	Standard ID & CCRS	Descriptor	Pace Prescription	Pace Mastery Check
PA-PF-112	**17.6 Credit**	**17.6.3-5.A** **Grade level:** B-C (3rd-5th) **CCRS:** —	Identify traits that could impact a person's ability to borrow items or money.	Basic Math 560, Credit Purchases	**Basic Math 560** computing amount financed (frames 21 - 26); computing total cost (frames 31 - 35)
PA-PF-116	**17.6 Credit**	**17.6.3-5.C** **Grade level:** B-C (3rd-5th) **CCRS:** —	Identify goods and services people often pay for over time using credit.	Basic Math 560, Credit Purchases	**Basic Math 560** computing down payment (frames 24 - 35); computing amount financed (frames 21 - 26)
PA-PF-119	**17.6 Credit**	**17.6.3-5.D** **Grade level:** B-C (3rd-5th) **CCRS:** —	Describe how using a credit card is a form of borrowing.	Basic Math 560, Credit Purchases	**Basic Math 560** computing simple interest (frames 1 - 18); computing average daily balance (frames 55 - 56)
PA-PF-122	**17.6 Credit**	**17.6.3-5.E** **Grade level:** B-C (3rd-5th) **CCRS:** —	Explain why borrowers might be asked to repay more than they initially borrowed (e.g., interest, fees).	Basic Math 560, Credit Purchases	**Basic Math 560** computing simple interest (frames 1 - 18); computing down payment (frames 24 - 35)
PA-PF-113	**17.6 Credit**	**17.6.6-8.A** **Grade level:** D (6th-8th) **CCRS:** —	Explain how credit is established and tracked over time for an individual.	Reading 515, Financial Forms Basic Math 560, Credit Purchases *Not yet covered: how credit is established; what lenders look for*	**Reading 515** Knowing the definition of credit (frames 3–9; 52 – 56); Knowing the definition of balance forward (frames 30 – 36) **Basic Math 560** computing amount financed (frames 21 - 26); computing total cost (frames 31 - 35)
PA-PF-117	**17.6 Credit**	**17.6.6-8.C** **Grade level:** D (6th-8th) **CCRS:** —	Discuss various forms of credit and their uses (e.g., credit cards, home loans, auto loans, student loans).	Basic Math 560, Credit Purchases	**Basic Math 560** computing down payment (frames 24 - 35); computing amount financed (frames 21 - 26)
PA-PF-120	**17.6 Credit**	**17.6.6-8.D** **Grade level:** D (6th-8th) **CCRS:** —	Summarize the differences between credit cards and debit cards.	Basic Math 560, Credit Purchases Basic Math 590, Checking Accounts	**Basic Math 560** computing simple interest (frames 1 - 18); computing average daily balance (frames 55 - 56) **Basic Math 590** computing ending balance using a checkbook register (frames 22 - 33); computing ending balance in a word problem (frames 1 - 21)
PA-PF-123	**17.6 Credit**	**17.6.6-8.E** **Grade level:** D (6th-8th) **CCRS:** —	Analyze factors that influence the total cost of paying with credit, including interest rates, fees, repayment period, and source of credit.	Basic Math 560, Credit Purchases	**Basic Math 560** computing total cost (frames 31 - 35); computing simple interest (frames 1 - 18)
PA-PF-125	**17.6 Credit**	**17.6.6-8.F** **Grade level:** D (6th-8th) **CCRS:** —	Explain why potential borrowers could reach different conclusions about the use of credit, including how much debt constitutes overborrowing.	Basic Math 560, Credit Purchases Life Skills 12, Making Decisions *Not yet covered: overborrowing, default and debt-management help*	**Basic Math 560** computing total cost (frames 31 - 35); computing average daily balance (frames 55 - 56) **Life Skills 12** Defining decision; The nature of decisions (lesson objectives; answer key not machine-readable)

ID	PA Core Domain	Standard ID & CCRS	Descriptor	Pace Prescription	Pace Mastery Check
PA-PF-127	**17.6 Credit**	**17.6.6-8.G** **Grade level:** D (6th-8th) **CCRS:** —	Explain why lenders must provide borrowers with certain information (e.g., interest rates, annual percentage rates, fees, terms, conditions).	Basic Math 560, Credit Purchases *Not yet covered: credit rights and disclosure laws*	**Basic Math 560** computing simple interest (frames 1 - 18); using I = PRT (frames 36 - 46)
PA-PF-114	**17.6 Credit**	**17.6.9-12.A** **Grade level:** E (9th-12th) **CCRS:** —	Evaluate pathways to obtaining credit and what lenders look for in a borrower (e.g., character, capacity, capital, collateral).	Reading 515, Financial Forms Basic Math 560, Credit Purchases *Not yet covered: how credit is established; what lenders look for*	**Reading 515** Knowing the definition of credit (frames 3–9; 52 – 56); Knowing the definition of balance forward (frames 30 – 36) **Basic Math 560** computing amount financed (frames 21 - 26); computing total cost (frames 31 - 35)
PA-PF-115	**17.6 Credit**	**17.6.9-12.B** **Grade level:** E (9th-12th) **CCRS:** —	Describe how credit reports and scores are determined, used, and improved.	*Prescription in Development* *Not yet covered: credit reports and credit scores*	
PA-PF-118	**17.6 Credit**	**17.6.9-12.C** **Grade level:** E (9th-12th) **CCRS:** —	Compare various forms of credit and how each is used (e.g., secured and unsecured loans, installment and revolving credit, service credit).	Basic Math 560, Credit Purchases	**Basic Math 560** computing down payment (frames 24 - 35); computing amount financed (frames 21 - 26)
PA-PF-121	**17.6 Credit**	**17.6.9-12.D** **Grade level:** E (9th-12th) **CCRS:** —	Analyze the use of loans to finance higher education and home purchases, how they are obtained, and options for paying them back.	Basic Math 560, Credit Purchases *Not yet covered: student loans and mortgages*	**Basic Math 560** computing simple interest (frames 1 - 18); computing average daily balance (frames 55 - 56)
PA-PF-124	**17.6 Credit**	**17.6.9-12.E** **Grade level:** E (9th-12th) **CCRS:** —	Calculate the total cost of credit given a variety of situations (e.g., making minimum payments, paying fees, using alternative financial service providers).	Basic Math 560, Credit Purchases	**Basic Math 560** computing total cost (frames 31 - 35); computing down payment (frames 24 - 35)
PA-PF-126	**17.6 Credit**	**17.6.9-12.F** **Grade level:** E (9th-12th) **CCRS:** —	Describe the consequences of failing to repay debts and sources of debt management assistance.	Basic Math 560, Credit Purchases Life Skills 12, Making Decisions *Not yet covered: overborrowing, default and debt-management help*	**Basic Math 560** computing total cost (frames 31 - 35); computing average daily balance (frames 55 - 56) **Life Skills 12** Defining decision; The nature of decisions (lesson objectives; answer key not machine-readable)
PA-PF-128	**17.6 Credit**	**17.6.9-12.G** **Grade level:** E (9th-12th) **CCRS:** —	Evaluate various rights and laws related to credit and their impact on consumers.	Basic Math 560, Credit Purchases *Not yet covered: credit rights and disclosure laws*	**Basic Math 560** computing simple interest (frames 1 - 18); using I = PRT (frames 36 - 46)