

Grades 9-12:

By the end of high school, students are expected to cover the following content areas. Districts may decide the length and content of the course (semester or year) and the order in which the content is taught.

World History & Geography (1300-Present)

This content area focuses on World history from approximately the 1300s to modern day. This includes the study of geography, history and culture in global regions, with an emphasis on historical inquiry. Students analyze significant events, individuals, developments and process across the world within this time frame. This content area should be taught from multiple and varied perspectives for a vivid and complex picture of history. The emphasis is global in nature with a multicultural approach, rather than a Eurocentric approach.

Teachers are encouraged to facilitate instruction from a chronological as well as thematic approach, avoiding the tendency to teach the content as a checklist of facts. Effective instruction in social studies incorporates both the disciplinary skills and the content themes and requires historical thinking, robust academic discussions, and engaging writing instruction.

Suggested topics and concepts to study include, but are not limited to Middle Ages, Renaissance and Reformation, Global Expansion, Rise and Fall of Empires and Kingdoms of the World, Enlightenment and 18th Century Revolutions, Rise of Nationalism, Imperialism, Industrialization, Civil Rights of the 19th Century, WWI, 20th Century Revolutions, Global Depression, WWII, Decolonization, Cold War, Globalization, and Modern Issues.

Disciplinary Skills	Disciplinary Skills Standards
Constructing compelling questions	SS.9-12.WH.1. When constructing compelling questions, reference points of agreement and disagreement experts have about interpretations and applications of disciplinary concepts and ideas.
Creating supporting questions	SS.9-12.WH.2. Generate and answer supporting questions while explaining how they contribute to an inquiry and how new compelling and supporting questions emerge through the inquiry process.
Gathering and evaluating sources	SS.9-12.WH.3. Gather relevant information from multiple sources representing a wide range of views while using the origin, authority, structure, context, and corroborative value of the sources to guide the selection. SS.9-12.WH.4. Evaluate the credibility of a source by examining how experts value the source. SS.9-12.WH.5. Seek multiple media sources when investigating current issues and evaluate the credibility and reliability of each.
Developing claims and using evidence	SS.9-12.WH.6. Identify evidence that draws information directly and substantively from multiple sources to detect inconsistencies in evidence in order to revise or strengthen claims. SS.9-12.WH.7. Refine claims and counterclaims, attending to precision, significance, and knowledge conveyed through the claim while pointing out the strengths and limitations of both.
Communicating and critiquing conclusions	SS.9-12.WH.8. Construct arguments using precise and knowledgeable claims, with evidence from multiple sources, while acknowledging counterclaims and evidentiary weaknesses. SS.9-12.WH.9. Present adaptations of arguments and explanations that feature complex ideas and diverse perspectives on issues and topics to reach a range of audiences within and outside the classroom, using print, oral, and/or digital technologies. SS.9-12.WH.10. Participate in rigorous academic discussions emphasizing multiple viewpoints in which claims and evidence are acknowledged, critiqued, and built upon in order to create new understandings of complex historical or current issues.
Taking informed action	SS.9-12.WH.11. Use disciplinary and interdisciplinary lenses to understand the characteristics and causes of contemporary issues at the local, regional, and global level. SS.9-12.WH.12. Apply a range of deliberative and democratic strategies and procedures to make decisions and take action regarding contemporary issues at the local, regional, and global level.

Content Themes	Grades 9-12: World History & Geography (1300-Present)
Power and politics (H)	<p>SS.9-12.WH.13. Analyze major regime changes across the world based on a variety of factors, including but not limited to: goals, tactics, practices, and outcomes.</p> <p>SS.9-12.WH.14. Examine occurrences of and reactions to oppression, human rights violations, and genocide.</p> <p>SS.9-12.WH.15. Analyze the causes and consequences of the radicalization of individuals and groups.</p>
Identity (H)	<p>SS.9-12.WH.16. Describe the factors that shape group, national, or individual identity, including but not limited to: institutions, religion, language, social class, geography, culture, and society.</p> <p>SS.9-12.WH.17. Interpret historical events from a variety of historical and cultural perspectives, including but not limited to: capitalists vs. laborers, imperialists vs. indigenous groups, positions of power, class, race, ethnicity, and gender.</p>
People and ideas (H)	<p>SS.9-12.WH.18. Analyze the influence of social, political, and economic developments on maintaining and transforming roles and social status for various groups.</p> <p>SS.9-12.WH.19. Analyze the impact of artistic, architectural, scientific, and technological developments on events, peoples, and cultures around the world.</p> <p>SS.9-12.WH.20. Investigate the evolutions of belief systems, religions, philosophies, and ideologies across human societies.</p>
International relations (H)	<p>SS.9-12.WH.21. Describe the attitudes toward and effects of major wars and conflicts across the world.</p> <p>SS.9-12.WH.22. Evaluate the use of conflict and/or diplomacy in regional and/or international relations.</p>
Social justice, consciousness, and action (MC)	<p>SS.9-12.WH.23. Analyze the complex relationship between dominant cultures and minority groups throughout world history, including but not limited to: causes of (race, ethnicity, gender, nationality, class and/or religion), reactions, and long-term effects of oppression.</p> <p>SS.9-12.WH.24. Examine the impact of individuals and reform movements in the fight for greater civil rights and liberties across the world.</p>
Respectful engagement with diverse people (MC)	<p>SS.9-12.WH.25. Investigate and apply the successful principles used by groups and nations in order to create communities of respect, equity, and diversity at the school and local level.</p> <p>SS.9-12.WH.26. Explore the positive and negative consequences of cultural interaction and diffusion.</p>
Diverse contributions made by men and women from various racial and ethnic backgrounds, including, without limitation, information relating to contributions and impact (MC)	<p>SS.9-12.WH.27. Interpret the contributions of racially and ethnically diverse leaders to the advancement of our world.</p> <p>SS.9-12.WH.28. Analyze the intellectual, cultural, religious, and artistic contributions of diverse individuals to our modern world.</p>
Civic and political institutions (C)	<p>SS.9-12.WH.29. Analyze how various political and religious philosophies have influenced government institutions and policies.</p>

Content Themes	Grades 9-12: World History & Geography (1300-Present)
Civic dispositions and democratic principles (C)	SS.9-12.WH.30. Explain the historical background of a current global issue and propose a course of action to solve it.
Processes, rules, and laws (C)	SS.9-12.WH.31. Examine various systems, laws, and policies of governance across world history, including but not limited to: feudalism, mercantilism, absolutism, fascism, communism, and constitutional democracy. SS.9-12.WH.32. Compare the evolution of different political and governmental systems within and across nations.
Geographic representations (G)	SS.9-12.WH.33. Create, interpret, and utilize maps that display and explain the geo-spatial patterns of cultural, economic, political, and environmental characteristics.
Human environment interaction (G)	SS.9-12.WH.34. Use demographic data to analyze various factors that shape human environment interactions, including but not limited to: the impacts of disease, technology, economy, scarcity of resources, and culture.
Human population, movements, and patterns (G)	SS.9-12.WH.35. Analyze how changes in the environment, technology, and cultural characteristics of a place or region influence patterns of settlement, trade, and land use.
Global interconnections (G)	SS.9-12.WH.36. Evaluate how economic globalization and the scarcity of resources contribute to conflict and cooperation within and among countries.
Exchange and markets (E)	SS.9-12.WH.37. Compare different economic and labor systems within and across societies. SS.9-12.WH.38. Examine the ways in which trade, commerce, and industrialization impact individuals, groups, and nations.
National economy (E)	SS.9-12.WH.39. Investigate the factors that influenced the evolution of economies and standards of living across world, including but not limited to: investments in physical capital, worker education and training, and technology.
Global economy (E)	SS.9-12.WH.40. Explain how globalization has impacted economic growth, labor markets, rights of citizens, the environment, resources, and income distribution in different nations.

U.S. History (1877-Present)

This content area focuses on the history of the United States (1877-Present). American founding documents and democratic principles will provide a foundation referenced throughout this content area, maintaining focus on the multicultural history, economics, civics, and geography of the Industrial Revolution through the present day. It should be taught from multiple and varied perspectives for a vivid and complex picture of U.S. history.

Teachers are encouraged to facilitate instruction from a chronological as well as thematic approach, thus avoiding the tendency to teach the content as a checklist of facts to be covered. Effective instruction in social studies incorporates both the disciplinary skills and the content themes in each lesson and requires historical thinking, robust academic discussions, and engaging writing instruction.

Suggested topics and concepts to study, include but are not limited to: Gilded Age/Industrial Revolution, Nativism/Populism, Closing of the Frontier, Imperialism, Progressivism, WWI, 1920s, Great Depression, WWII, Civil Rights Movement, Cold War, Rights Movements of the 1970s, Globalism, Terrorism and Modern Issues.

Disciplinary Skills	Disciplinary Skill Standards
Constructing compelling questions	SS.9-12.US.1. When constructing compelling questions, reference points of agreement and disagreement experts have about interpretations and applications of disciplinary concepts and ideas.
Creating supporting questions	SS.9-12.US.2. Generate and answer supporting questions while explaining how they contribute to an inquiry and how new compelling and supporting questions emerge through the inquiry process.
Gathering and evaluating sources	SS.9-12.US.3. Gather relevant information from multiple sources representing a wide range of views while using the sourcing, authority, structure, context, and corroborative value of the sources to guide the selection. SS.9-12.US.4. Evaluate the credibility of a primary and secondary source. SS.9-12.US.5. Seek multiple media sources when investigating current issues and evaluate the credibility and reliability of each.
Developing claims and using evidence	SS.9-12.US.6. Identify evidence that draws information directly and substantively from multiple sources to detect inconsistencies in evidence in order to revise or strengthen claims. SS.9-12.US.7. Refine claims and counterclaims; attending to precision, significance, and knowledge conveyed through the claim while pointing out the strengths and limitations of both.
Communicating and critiquing conclusions	SS.9-12.US.8. Construct arguments using precise and knowledgeable claims, with evidence from multiple sources, while acknowledging counterclaims and evidentiary weaknesses. SS.9-12.US.9. Present adaptations of arguments and explanations that feature complex ideas and diverse perspectives on issues and topics to reach a range of audiences within and outside the classroom, using print, oral, and/or digital technologies. SS.9-12.US.10. Participate in rigorous academic discussions emphasizing multiple viewpoints in which claims and evidence are acknowledged, critiqued, and built upon in order to create new understandings of complex historical or current issues.
Taking informed action	SS.9-12.US.11. Use disciplinary and interdisciplinary lenses to understand the characteristics and causes of contemporary issues at the local, regional, and global level. SS.9-12.US.12. Apply a range of deliberative and democratic strategies and procedures to make decisions and take action regarding contemporary issues at the local, regional, and global level.

Content Themes	Grades 9-12: U.S. History (1877-Present)
Power and politics (H)	<p>SS.9-12.US.13. Investigate the causes and effects of diverse ideologies on politics, society, and culture.</p> <p>SS.9-12.US.14. Evaluate the impact of individuals and reform movements on the struggle for greater civil rights and liberties.</p>
Identity (H)	<p>SS.9-12.US.15. Evaluate the factors that shape group and national identity and how the American identity has evolved.</p> <p>SS.9-12.US.16. Interpret events from a variety of historical and cultural perspectives, including but not limited to: suffragettes, civil rights activists, nationalists, progressives, political activists, immigrant groups.</p>
People and ideas (H)	<p>SS.9-12.US.17. Investigate the evolution of gender roles and equality within social and economic life in the U.S.</p> <p>SS.9-12.US.18. Examine the causes and effects of socio-economic diversity.</p> <p>SS.9-12.US.19. Analyze the influence of religious, intellectual, and artistic changes.</p>
Nevada history (H)	<p>SS.9-12.US.20. Explore how individuals and events in Nevada’s history both influence and are influenced by the larger national context.</p> <p>SS.9-12.US.21. Analyze the causes of changing migration and immigration patterns in Nevada from 1877 to today.</p> <p>SS.9-12.US.22. Trace the evolution of Nevada’s economy as it relates to national and global issues.</p>
International relations (H)	<p>SS.9-12.US.23. Evaluate conflict and diplomacy in international relations from a U.S. perspective.</p> <p>SS.9-12.US.24. Analyze the causes, effects, and attitudes towards conflict and war from various points of view.</p> <p>SS.9-12.US.25. Analyze the impacts of international relations as the U.S. and other governments interact and influence one another.</p>
Social justice, consciousness, and action (MC)	<p>SS.9-12.US.26. Examine how and why diverse groups have been denied equality and opportunity, both institutionally and informally.</p> <p>SS.9-12.US.27. Analyze how resistance movements organized and responded to oppression and infringement of civil liberties, and evaluate the impact of the responses.</p>
Respectful engagement with diverse people (MC)	<p>SS.9-12.US.28. Examine how American culture is influenced and shaped by diverse groups and individuals.</p> <p>SS.9-12.US.29. Investigate and apply the successful principles used by groups in U.S. history in order to create communities of respect, equity, and diversity at the school and local level.</p>
Diverse contributions made by men and women from various racial and ethnic backgrounds, including, without limitation, information relating to contributions and impact (MC)	<p>SS.9-12.US.30. Discuss the contributions of racially and ethnically diverse leaders to the advancement of the U.S.</p> <p>SS.9-12.US.31. Analyze the intellectual, cultural, religious, and artistic contributions of diverse individuals in U.S. to the modern world.</p>

Content Themes	Grades 9-12: U.S. History (1877-Present)
Civic and political institutions (C)	<p>SS.9-12.US.32. Examine the changing roles, impact, and power of political leaders, parties, and voting blocs over time.</p> <p>SS.9-12.US.33. Compare the evolution of different political, civil, religious, and economic institutions and their influence on individuals, communities, and government policies.</p> <p>SS.9-12.US.34. Analyze the effects of media in shaping public perception and policies.</p>
Civic dispositions and democratic principles (C)	<p>SS.9-12.US.35. Explain how American identity is shaped by founding documents, political participation, democratic institutions, and the interactions among diverse cultures.</p> <p>SS.9-12.US.36. Explain the historical background of a current national issue and propose a course of action to solve it.</p>
Processes, rules, and laws (C)	<p>SS.9-12.US.37. Analyze major political policies and landmark Supreme Court cases and their impact on U.S. history.</p> <p>SS.9-12.US.38. Evaluate the social, political, and economic changes that influence the interpretation of the Constitution and evolution of law.</p>
Geographic representations (G)	SS.9-12.US.39. Create, interpret, and utilize maps that display and explain the geo-spatial patterns of cultural, economic, political, and environmental characteristics.
Human environment interaction (G)	SS.9-12.US.40. Analyze how and why the U.S. landscape changed as people adapted the environment to meet their needs.
Human population, movement, and patterns (G)	SS.9-12.US.41. Analyze how diffusion of ideas, technologies, and cultural practices have influenced migration and immigration patterns and the distribution of human population.
Global interconnections (G)	SS.9-12.US.42. Explain how global circumstances and interaction affect resources, land use, culture, and population distribution in the U.S.
Exchange and markets (E)	SS.9-12.US.43. Examine the effect of individuals, communities, businesses, and government on the economic policies and decisions of the U.S. over time.
National economy (E)	SS.9-12.US.44. Evaluate multiple factors that impact the U.S. economy over time, including but not limited to: trade, resources, labor, and monetary system.
Global economy (E)	SS.9-12.US.45. Evaluate the U.S. role and response to globalization and the impact on the U.S. economy - including trade policy, embargoes, exchange rates, and trade agreements.

Civics & Economics

Productive civic engagement requires knowledge of the historical foundations and principles of American democracy, understanding the unique processes of local, state, and national institutions, the skills necessary to apply civic dispositions and democratic principles, and an understanding of the complex workings of the economy of the United States. Effective instruction in social studies incorporates both the disciplinary skills and the content themes and requires historical thinking, robust academic discussions and engaging writing instruction.

Students analyze the powers and civic responsibilities of citizens and examine the origins, functions and structure of the U.S. government. Content will include multiple historical eras and the multiple changing perspectives in America's past, as well as connections between historical events. Economics is grounded in knowledge about how people choose to use resources. Decision making within economics involves setting goals and identifying the resources available to achieving those goals. These standards provide students with the concepts and tools necessary for an economic way of thinking and help students understand the interaction of buyers and sellers in markets, workings of the national economy, and interactions within the global marketplace.

Suggested topics and concepts to study include, but are not limited to: founding documents, federal system, legislative process, judicial system, executive branch, elections, political parties, interest groups, rights and responsibilities of citizens, international relations, public policy, economic policies, media literacy, and contemporary issues.

Disciplinary Skills	Disciplinary Skills Standards
Constructing compelling questions	SS.9-12.CE.1. When constructing compelling questions, reference points of agreement and disagreement experts have about interpretations and applications of disciplinary concepts and ideas.
Creating supporting questions	SS.9-12.CE.2. Generate and answer supporting questions while explaining how they contribute to an inquiry and how new compelling and supporting questions emerge through the inquiry process.
Gathering and evaluating sources	SS.9-12.CE.3. Gather relevant information from multiple sources representing a wide range of views while using the origin, authority, structure, context, and corroborative value of the sources to guide the selection. SS.9-12.CE.4. Evaluate the credibility of a source by examining how experts value the source. SS.9-12.CE.5. Seek multiple media sources when investigating current issues and evaluate the credibility and reliability of each.
Developing claims and using evidence	SS.9-12.CE.6. Identify evidence that draws information directly and substantively from multiple sources to detect inconsistencies in evidence in order to revise or strengthen claims. SS.9-12.CE.7. Refine claims and counterclaims attending to precision, significance, and knowledge conveyed through the claim while pointing out the strengths and limitations of both.
Communicating and critiquing conclusions	SS.9-12.CE.8. Construct arguments using precise and knowledgeable claims, with evidence from multiple sources, while acknowledging counterclaims and evidentiary weaknesses. SS.9-12.CE.9. Present adaptations of arguments and explanations that feature complex ideas and diverse perspectives on issues and topics to reach a range of audiences within and outside the classroom, using print, oral, and/or digital technologies. SS.9-12.CE.10. Participate in rigorous academic discussions emphasizing multiple viewpoints in which claims and evidence are acknowledged, critiqued, and built upon in order to create new understandings of complex historical or current issues.
Taking informed action	SS.9-12.CE.11. Use disciplinary and interdisciplinary lenses to understand the characteristics and causes of contemporary issues at the local, regional, and global level. SS.9-12.CE.12. Apply a range of deliberative and democratic strategies and procedures to make decisions and take action regarding contemporary issues at the local, regional, and global level.

Content Themes	Grade 9-12: Civics & Economics
Power and politics (H)	<p>SS.9-12.CE.13. Assess the factors that influence political identity and ideology, including but not limited to: age, race, class, gender, religion, and geography.</p> <p>SS.9-12.CE.14. Evaluate the impact of individuals and reform movements on legislation and court decisions in the struggle for greater civil rights and liberties.</p>
Identity (H)	<p>SS.9-12.CE.15. Analyze how American identity has been shaped by government policies, institutions, and founding documents.</p> <p>SS.9-12.CE.16. Analyze how the interpretation of the founding documents have evolved throughout U.S. history.</p>
People and ideas (H)	<p>SS.9-12.CE.17. Evaluate policies enacted by the government to meet the needs of various social and economic groups in the U.S.</p>
Nevada history (H)	<p>SS.9-12.CE.18. Analyze and evaluate current issues, major legislation, and policies in Nevada politics.</p> <p>SS.9-12.CE.19. Compare and contrast the U.S. and Nevada constitutions.</p>
International relations (H)	<p>SS.9-12.CE.20. Critique the use of conflict and diplomacy in U.S. international relations.</p> <p>SS.9-12.CE.21. Compare and contrast the roles of the President and Congress in U.S. international relations.</p>
Social justice consciousness and action (MC)	<p>SS.9-12.CE.22. Analyze how local, state, and national governments institutionalized policies that disenfranchised groups throughout U.S. history.</p> <p>SS.9-12.CE.23. Evaluate the ways in which citizens or associations have used the Constitution to influence or take action to fight for civil liberties and social justice.</p> <p>SS.9-12.CE.24. Analyze ways in which individuals can participate in the process of creating positive changes for their communities by taking informed civic action.</p>
Respectful engagement with diverse people (MC)	<p>SS.9-12.CE.25. Investigate ways that citizens can utilize civic action to create communities of respect, equity, and diversity at the local, state, and national level.</p>
Diverse contributions made by men and women from various racial and ethnic backgrounds, including, without limitation, information regarding contributions and impact (MC)	<p>SS.9-12.CE.26. Discuss the contributions of racially and ethnically diverse leaders that have impacted political policies.</p>

Content Themes	Grade 9-12: Civics & Economics
Civic and political institutions (C)	<p>SS.9-12.CE.27. Examine the roles and responsibilities of the three branches of government.</p> <p>SS.9-12.CE.28. Analyze the system of checks and balances and separation of powers historically and in current events.</p> <p>SS.9-12.CE.29. Analyze the legislative processes involved in the creation of laws and regulations at the local, state, and national levels.</p> <p>SS.9-12.CE.30. Examine the various roles of U.S. media in shaping policy and political discourse as well as providing oversight and additional checks on the system.</p> <p>SS.9-12.CE.31. Examine the role of special interest groups, lobbyists, and PACS on the U.S. legislative and electoral process.</p> <p>SS.9-12.CE.32. Evaluate how the U.S. Constitution establishes the powers and responsibilities of local, state, and tribal governments.</p> <p>SS.9-12.CE.33. Analyze the collection and purpose of local, state, and federal taxes.</p>
Civic dispositions and democratic principles (C)	<p>SS.9-12.CE.34. Analyze how and why the role and responsibilities of citizens in the U.S. political system have changed over time.</p> <p>SS.9-12.CE.35. Critique the historical debate surrounding majority rule vs. minority rights within the U.S.</p>
Processes, rules, and laws (C)	<p>SS.9-12.CE.36. Examine the structure of the U.S. justice system with special attention to due process protections, legal rights, and the judicial process in criminal and civil cases.</p> <p>SS.9-12.CE.37. Analyze the origins of government with attention to various political theories, rule of law, and alternative models from other nations and groups.</p>
Geographic representations (G)	<p>SS.9-12.CE.38. Create, interpret, and utilize demographic data and geo-spatial representations to better understand gerrymandering, redistricting, and regional political ideology.</p>
Human environment interaction (G)	<p>SS.9-12.CE.39. Analyze shifting U.S. government environmental policies and regulations in response to changing human environment interactions.</p>
Human population, movement, and patterns (G)	<p>SS.9-12.CE.40. Analyze the differences in political behavior between diverse population centers.</p>
Global interconnections (G)	<p>SS.9-12.CE.41. Explain how government policies and political ideas have shifted due to patterns of immigration both historically and contemporarily.</p> <p>SS.9-12.CE.42. Compare and contrast how different political systems currently affect the United States and its citizens.</p>
Exchange and markets (E)	<p>SS.9-12.CE.43. Analyze the determining factors that influence production and distribution in a market system.</p> <p>SS.9-12.CE.44. Explain how changes in supply and demand cause changes of goods, services, labor, credit, price, and foreign currencies.</p> <p>SS.9-12.CE.45. Evaluate the effectiveness of government policies to improve market outcomes by using cost-benefit analysis.</p> <p>SS.9-12.CE.46. Describe the roles of institutions and rights of individuals regarding property and the rule of law in a market economy.</p> <p>SS.9-12.CE.47. Identify economic indicators and use them to analyze current and future economies.</p>

Content Themes	Grade 9-12: Civics & Economics
National economy (E)	<p>SS.9-12.CE.48. Evaluate the effectiveness of government policies on the U.S. economy.</p> <p>SS.9-12.CE.49. Explain the influence of changes in spending, production, and the money supply on various economic conditions utilizing current data.</p> <p>SS.9-12.CE.50. Critique how advancements in technology and investments in capital goods and human capital increase economic growth and standards of living.</p> <p>SS.9-12.CE.51. Analyze how national and global economic issues and systems impact Nevada’s economy.</p>
Global economy (E)	<p>SS.9-12.CE.52. Analyze how governments throughout the world influence international trade of goods and services.</p> <p>SS.9-12.CE.53. Explain how globalization has impacted various aspects of economic growth, labor markets, rights of citizens, the environment, resources, and income distribution in different nations.</p>

Grades 9-12 Financial Literacy

By the conclusion of grade 12, each student will learn to evaluate and assess personal financial literacy skills for success in a complex financial environment. Students will practice setting financial goals, evaluate financial information, examine loans and investments, and apply financial knowledge for college and career decision-making.

Content Themes	Grades 9-12: Financial Literacy
Financial decision-making (FL)	<p>SS.9-12.FL.1. Analyze the alternatives and consequences of financial decision-making in the development of financial goals.</p> <p>SS.9-12.FL.2. Evaluate assessment and computation of taxes at the local, state, and federal level.</p> <p>SS.9-12.FL.3. Locate and evaluate financial information from various sources.</p>
Savings and spending (FL)	<p>SS.9-12.FL.4. Develop and evaluate a personal financial plan - including a savings plan, utilizing a financial record keeping system for accounts.</p>
Credit and debt (FL)	<p>SS.9-12.FL.5. Analyze the costs and benefits of different types of credit and debt - including how to avoid and resolve debt problems.</p> <p>SS.9-12.FL.6. Explain the purpose of a credit report, how that report is used by lenders, employers and insurers, and the borrower's access, rights, and responsibilities related to a credit report.</p> <p>SS.9-12.FL.7. Compare and contrast different types of loans with attention to: interest rates, terms of the loan, compounding frequency in relation to managing debt, and consequences of acquiring debt.</p>
Insurance, investing, and risk (FL)	<p>SS.9-12.FL.8. Analyze methods to prevent and limit the consequences of identity theft and fraud.</p> <p>SS.9-12.FL.9. Distinguish the cost and benefits of various investment strategies - including securities, stocks, and bonds; with attention to compound interest, risk, and methods of buying and selling investments.</p> <p>SS.9-12.FL.10. Analyze the purpose and specifics of various insurance plans as well as compare quality of insurance providers.</p>
College and career preparedness (FL)	<p>SS.9-12.FL.11. Evaluate college and career choices and their effect on income, disposable income, unemployment, and underemployment.</p> <p>SS.9-12.FL.12. Practice completing important financial, academic, and career documents, including but not limited to: loan applications, scholarship applications, job applications, and resumes.</p> <p>SS.9-12.FL.13. Analyze the requirements and benefits of postsecondary financing options, including but not limited to: Free Application for Federal Student Aid (FAFSA), Western Interstate Commission for Higher Education, Governor Guinn Millennium Scholarship, Silver State Opportunity Grant Program, prepaid tuition, and college savings programs.</p>