Colorado Social Studies

Grades 9, 10, 11, 12

Adopted 2022

Prepared Graduates in Social Studies

1. **Apply the process of inquiry to examine and analyze how historical knowledge is viewed, constructed, and interpreted.** PG.1
2. **Analyze historical time periods and patterns of continuity and change, through multiple perspectives, within and among cultures and societies.** PG.2
3. **Apply geographic representations and perspectives to analyze human movement, spatial patterns, systems, and the connections and relationships among them.** PG.3
4. **Examine the characteristics of places and regions, and the changing nature among geographic and human interactions.** PG.4
5. **Evaluate how scarce resources are allocated in societies through the analysis of individual choice, market interaction, and public policy.** PG.5
6. **Express an understanding of how civic participation affects policy by applying the rights and responsibilities of a citizen.** PG.6
7. **Analyze the origins, structures, and functions of governments to evaluate the impact on citizens and the global society.** PG.7
8. **Apply economic reasoning skills to make informed personal financial decisions.** PG.8

High School **History**

Skip to main content

1. Apply the historical method of inquiry to formulate compelling questions, evaluate primary and secondary sources, analyze and interpret data, and argue for an interpretation defended by textual evidence. HS.H.1

    a. Formulate compelling and supporting questions after evaluating primary sources for point of view and historical context. HS.H.1.A

    b. Gather and analyze historical information to address questions from a range of primary and secondary sources containing a variety of perspectives. For example: Perspectives of historically underrepresented groups. HS.H.1.B

    c. Gather and analyze historical information from a range of qualitative and quantitative sources. For example: Demographic, economic, social, and political data. HS.H.1.C

    d. Construct and defend a historical argument that evaluates interpretations by analyzing, critiquing, and synthesizing evidence from a wide range of relevant historical sources. HS.H.1.D

    1. Articulate thoughts and ideas effectively using oral, written, and nonverbal communication skills in a variety of forms and contexts, including multilingual. HS.HES.1.1

    2. Interpret, analyze, and draw conclusions using historical sources. HS.HES.1.2

    3. Synthesize ideas in original and innovative ways. HS.HES.1.3

Skip to main content

2. Analyze and evaluate key concepts of continuity and change, cause and effect, complexity, unity and diversity, and significant ideas in the United States from Reconstruction to the present. HS.H.2

    a. Analyze continuity and change over the course of United States history. Including but not limited to: The expansion and limitations of rights, the balance between liberty and security, shifts in internationalist and isolationist policies, debates over the role of government, and the impacts of expansionist policies. HS.H.2.A

    b. Investigate causes and effects of significant events throughout United States history. For example: World and national conflicts (e.g., Spanish American War, the continued conflict over Indigenous lands, and the Tulsa Massacre), urbanization and suburbanization (e.g., Great Migration and Levittown), economic cycles (e.g., The Great Depression and the 2008 Great Recession), and both popular and counterculture movements. HS.H.2.B

    c. Analyze the complexity of events throughout United States history. For example: The Civil Rights Movement (e.g., Double V Campaign, the Voting Rights Act of 1965, and the Stonewall Riots); migration, immigration, and displacement (e.g., immigration and citizenship legislation, Japanese American incarceration, and debates over tribal sovereignty); landmark court cases (e.g., Keyes v. School District #1 Denver, Brown v. Board of Education, and Obergefell v. Hodges), and the war on terror (e.g., 9/11, Afghanistan and Iraq wars, Middle Eastern discrimination, and the evolution of U.S. counterterrorism efforts). HS.H.2.C

    d. Examine and evaluate issues of unity and diversity from Reconstruction to present. For example: The systemic impact of racism and nativism (e.g., Jim Crow, affirmative action, and mass incarceration), the definition and role of patriotism, expansion and limitations of rights, and the role of religion. HS.H.2.D

    e. Investigate the historical development and impact of major scientific and technological innovations in the Industrial Age, the Space Age, and the Digital Age. For example: Scientific innovations by diverse individuals, creation of mass production/assembly line process, creation of the atomic bomb, NASA, and the introduction of mass media and the Internet. HS.H.2.E

    f. Evaluate the historical development and impact of political thought, theory, and actions. For example: Shifts in the platforms of political parties, expansion and limitations of suffrage, and the impact of various reform and socio-cultural movements. HS.H.2.F

    g. Analyze how opposing perspectives, compromise, and cooperation have shaped national unity and diversity. For example: The rights and contributions of diverse groups and individuals, including African Americans, Latinos, Asian Americans, Indigenous Peoples, LGBTQ individuals, women, immigrants, individuals with disabilities, and ethnic and religious minorities, and the role of organizations and government in advancing these rights (e.g., NAACP, American Indian Movement, and United Farm Workers). HS.H.2.G

    h. Analyze and evaluate ideas critical to the understanding of American history. Including but not limited to: populism, progressivism, isolationism, imperialism, capitalism, racism, extremism, nationalism, patriotism, anti-communism, environmentalism, liberalism, fundamentalism, and conservatism. HS.H.2.H

Skip to main content

i. Describe and analyze the historical development and impact of the arts and literature on the culture of the United States. Including but not limited to: the writings of the Muckrakers, political cartoons, Americana, the Harlem Renaissance, the Lost Generation, Jazz, Rock and Roll, protest songs and American literature. HS.H.2.I

j. Examine and evaluate how the United States was involved in and responded to international events over the course of history. Including but not limited to: the World Wars, the Holocaust, the Nuremburg trials, Cold War policies, Berlin Airlift, Korean War, Vietnam War, and the genocides in Bosnia and Darfur. HS.H.2.J

1. Make predictions and design data/information collection and analysis strategies to test historical hypotheses. HS.HES.2.1

2. Apply knowledge and skills to implement sophisticated, appropriate, and workable solutions to address complex national problems using interdisciplinary perspectives independently or with others. HS.HES.2.2

Skip to main content

3. Analyze and evaluate key concepts of continuity and change, cause and effect, complexity, unity and diversity, and significant ideas throughout the world from the Renaissance to the present. HS.H.3

    a. Evaluate continuity and change over the course of world history. For example: Social and political movements related to nationality, ethnicity, and gender; revolutions; the World Wars; the Cold War; independence movements/decolonization and 19th, 20th and 21st century genocides such as the Armenian Genocide; the Holocaust perpetrated by the fascist German Nazi Party (National Socialist German Workers Party) and its collaborators; the Sand Creek Massacre, Cambodian Genocide; the Union of Soviet Socialist Republics murder of Ukrainian nationals; genocides conducted by the Communist Party of China (CPC) against its political opponents during the Totalization Period, Collectivization, the Great Leap Forward, the Cultural Revolution, and Mao's Famine; and the current genocide of the Uyghurs; as well as genocides that have taken place in Rwanda, Darfur and Bosnia. HS.H.3.A

    b. Investigate causes and effects of significant events from the Renaissance to the present. Including but not limited to: the Renaissance, the Protestant Reformation, the Industrial Revolution, the French, Russian, Chinese, and Latin American Revolutions, the World Wars, and the Arab Spring movement. HS.H.3.B

    c. Analyze the complexity of events from the Renaissance to the present. For example: Religious rifts (e.g., the Protestant Reformation, the Shiite/Sunni split in Islam), industrialization, imperialism (e.g., spheres of influence and colonialism), independence movements in Africa, the Americas, and Asia; globalization, the rise of nationalism, and domestic and international terrorism. HS.H.3.C

    d. Examine and evaluate issues of unity and diversity in world history from the Renaissance to the present. For example: Migration and immigration (e.g., rapid global population growth), colonialism and the resulting changes in political geography, anti-colonial and nationalist movements, imperialism, world conferences and international agreements (e.g., Berlin Conference, United Nations, and Bandung Conference), and human rights issues. HS.H.3.D

    e. Evaluate the historical development and impact of philosophical and political movements and belief systems. Including but not limited to: the Enlightenment, humanism, communism, socialism, and the development and expansion of Judaism, Christianity, Islam, Hinduism, Buddhism, Sikhism, and Taoism. HS.H.3.E

    f. Investigate the historical development and impact of major scientific and technological innovations. For example: The Industrial Age (e.g., the British factory system), the Space Age (e.g., Sputnik), and scientific advancements such as the printing press, vaccinations, nuclear power, and the Internet. HS.H.3.F

    g. Describe and analyze the historical development and impact of the arts and literature on the cultures of the world. For example: The Renaissance, Modernism, and the use of art and literature as a form of both social progress and resistance. HS.H.3.G

Skip to main content

1. Make predictions and design data/information collection and analysis strategies to test historical hypotheses. HS.HES.3.1

2. Apply knowledge and skills to implement sophisticated, appropriate, and workable solutions to address complex global problems using interdisciplinary perspectives independently or with others. HS.HES.3.2

Geography

1. Use geographic tools and resources to analyze Earth's human systems and physical features to investigate and address geographic issues. HS.G.1

   a. Analyze variations in spatial patterns of cultural and environmental characteristics at multiple scales while gathering geographic data from a variety of valid sources. For example: Maps, Geographic Information Systems (GIS), graphs, and charts. HS.G.1.A

   b. Create and interpret maps to display and explain the spatial patterns of cultural and environmental characteristics using geospatial and related technologies. HS.G.1.B

   c. Evaluate relationships between the locations of places and regions and their political, cultural, and economic relationships using maps, satellite images, photographs, and other representations. HS.G.1.C

   1. Interpret geographic information and draw conclusions based on geo-spatial reasonings. HS.GES.1.1

   2. Apply results of analysis to make a tangible and useful contribution to diverse communities. HS.GES.1.2

Skip to main content

2. Make connections among geographic variables that influence the interactions of people, places, and environments. HS.G.2

    a. Identify, evaluate, and communicate strategies to respond to constraints placed on human systems by the physical environment. HS.G.2.A

    b. Analyze, interpret, and predict the influences of migration and the distribution of human populations based on reciprocal patterns. For example: Historical events, the spatial diffusion of ideas, technologies, and cultural practices. HS.G.2.B

    c. Examine patterns of distribution and arrangements of settlements and the processes of the diffusion of human activities. For example: Urban/rural, regional, and transportation patterns. HS.G.2.C

    d. Explain how altering the environment has brought prosperity to some places and created environmental dilemmas for others. HS.G.2.D

    e. Research and interpret viewpoints from diverse groups. Including but not limited to: African Americans, Latinos, Asian Americans, Hawaiian/Pacific Islander, Indigenous Peoples, LGBTQ, and religious minorities' perspectives on issues that shape policies and programs for resource use and sustainability. For example: Immigration, resource distribution, universal human rights and the UN Sustainable Development Goals. HS.G.2.E

    f. Evaluate the influence of long-term climate variability on human migration and settlement patterns, resource use, and land uses at local-to-global scales. HS.G.2.F

    1. Apply geographic knowledge and skills to implement sophisticated, appropriate, and workable ideas to address complex geographic interactions among multiple diverse groups using interdisciplinary perspectives independently or with others. HS.GES.2.1

    2. Interpret geographic variables and draw conclusions based on geo-spatial analysis. HS.GES.2.2

    3. Design data/information collection and analysis strategies to facilitate geographic inquiry. HS.GES.2.3

Skip to main content

3. Investigate patterns of the interconnected nature of the world, its people, and places. HS.G.3

    a. Explain how the uneven distribution of resources in the world can lead to conflict, competition, or cooperation among nations, regions, and cultural groups. HS.G.3.A

    b. Explain how shifts in the world's population are connected to and dependent upon other people for both human and natural resources. HS.G.3.B

    c. Explain how migration of people and movement of goods and ideas can contribute to and enrich cultures, but also create tensions. HS.G.3.C

    d. Analyze how culture, and cooperation and conflict influence both the division and unification of Earth. For example: International agreements, political patterns, national boundaries, and how cultural differences and conflict over land may lead to genocide. HS.G.3.D

    e. Make predictions and draw conclusions about the positive and negative global impact of cultural diffusion and assimilation. For example: Human rights, language, religion, and ethnicity. HS.G.3.E

    f. Examine geographic concepts through the lens of multiple diverse perspectives from various regions of the world and with consideration for indigenous, dominant, and marginalized populations. Including but not limited to: Indigenous Peoples in Colorado, Christians in the Middle East, the Uyghurs in China, and tribal groups in Afghanistan. HS.G.3.F

    1. Apply knowledge and skills to implement sophisticated, appropriate, and workable solutions to address complex global problems using interdisciplinary perspectives independently or with others. HS.GES.3.1

    2. Apply a fundamental understanding of the ethical/legal issues in the interconnected nature of the world for effective civic participation. HS.GES.3.2

    3. Interpret geographic information and draw conclusions based on geo-spatial analysis. HS.GES.3.3

    4. Develop and apply knowledge, skills, and habits gained from experiences to address issues, affect change, and/or solve problems. HS.GES.3.4

Economics

Skip to main content

1. Analyze how the scarcity of productive resources (land, labor, capital) forces choices to be made about how individuals, households, businesses, and governments allocate these resources. HS.E.1

    a. Explain the economic way of thinking: The condition of scarcity requires choice and choice has a cost (opportunity cost). HS.E.1.A

    b. Analyze how the principles of economic thinking influence the choices made by individuals, households, businesses, and governments. Including but not limited to: cost vs. benefits, thinking at the margin, incentives matter, trade makes people better off, and future consequences count. HS.E.1.B

    c. Analyze how factors of production (land, labor, capital) are brought together to produce goods and services in an economic system. HS.E.1.C

    1. Apply knowledge and skills to analyze how individuals, businesses, and governments deal with the challenges of scarcity. HS.EES.1.1

    2. Identify the incentives that influence individuals, families, businesses, and governments, and draw conclusions based on cost-benefit analysis. HS.EES.1.2

Skip to main content

2. Evaluate how mixed economic systems, market structures, competition, government policies, and the roles of producers and consumers affect market outcomes. HS.E.2

    a. Compare and contrast economic systems in terms of their ability to achieve or impede economic goals. For example: Traditional, command, market, and modern mixed economies. HS.E.2.A

    b. Use supply and demand analysis to explain how competitive markets efficiently allocate scarce resources. HS.E.2.B

    c. Compare and contrast the market outcomes created by various market structures including monopolistic competition, oligopoly, and monopoly. HS.E.2.C

    d. Explore the role of government in addressing market failures. For example: Monopoly power/antitrust legislation, public goods, negative/positive externalities, the environment, property rights, regulation, access to essential goods and services, and income distribution. HS.E.2.D

    e. Compare and contrast different types of taxing. For example: Progressive, regressive, proportional, and marginal vs. average tax rates. HS.E.2.E

    f. Explore the multiple roles governments can play dealing with economic crises, including monetary and fiscal policy changes, and reallocation of resources and redistribution of wealth. HS.E.2.F

    g. Explore how economic crises create an environment where genocide is allowed to occur. For example: Rationing, scapegoating, including the incremental dehumanization of minority groups, and mitigating conflict over resources. HS.E.2.G

    1. Manipulate and interpret the tools of supply and demand. HS.EES.2.1

    2. Demonstrate ways different economic systems can answer the basic economic questions of what, how, and for whom to produce goods and services. HS.EES.2.2

    3. Interpret information and draw conclusions about markets based on the supply and demand analysis. HS.EES.2.3

Skip to main content

3. Analyze how the business cycle affects the macroeconomy and evaluate the use of government policies to stabilize the economy. HS.E.3
    a. Describe how economic indicators provide various perspectives of the health of the economy and vary with the business cycle. Including but not limited to: Gross Domestic Product (GDP), inflation, unemployment, and other non-traditional indicators. HS.E.3.A
    b. Describe how fiscal and monetary policy are used to manipulate the economy including their potential lasting consequences. HS.E.3.B
    c. Explore how all policies have costs and benefits that impact participants of an economic system in different ways. HS.E.3.C
    1. Make predictions about the future course of the economy by interpreting economic data (Critical Thinking and Analysis). HS.EES.3.1
    2. Design economic interventions to address economic challenges. HS.EES.3.2
    3. Evaluate the health of an economy using multiple sources of current and reliable economic data. HS.EES.3.3
    4. Identify potential bias in sources of economic data. HS.EES.3.4
4. Analyze how globalization and international trade affect the allocation of goods, services, and resources. HS.E.4
    a. Analyze the role of comparative advantage in international trade of goods and services. HS.E.4.A
    b. Describe worldwide import/export patterns. HS.E.4.B
    c. Explain how trade policies affect international trade and domestic markets. Including but not limited to: free trade, tariffs, quotas, subsidies, and current policies. HS.E.4.C
    d. Explore the effects of current globalization trends and policies. For example: Economic growth, labor markets, the rights of citizens, and the environment in different nations. HS.E.4.D
    1. Apply knowledge and skills to analyze trade policy and its global complexities. HS.EES.4.1
    2. Make predictions about the effects of different trade policies. HS.EES.4.2

Civics

Skip to main content

1. Research and formulate positions on government policies and on local, state, tribal, and national issues to be able to participate and engage in a civil society. HS.C.1
    a. Research and discuss current issues to participate in civil discourse. HS.C.1.A
    b. Describe and evaluate the effectiveness and acceptability of a variety of methods of civic participation that individuals and groups may use to shape policy at various levels of government. HS.C.1.B
    c. Explain the roles and influence of individuals, groups, and the press, as checks on governmental practices. For example: Direct contact with elected officials, participation in civic organizations, use of social media, and attendance at local governance meetings. HS.C.1.C
    d. Evaluate traditional and non-traditional types of media (both historic and modern), including social media for reliability, credibility, and how they may influence government policy and public opinion. HS.C.1.D
    e. Engage as active community members with local, state, tribal, or federal levels of government on policy issues or for individual or group rights. HS.C.1.E
    1. Apply knowledge, skills, and habits gained from experiences to address issues, affect change, and/or solve problems. HS.CES.1.1
    2. Use interpersonal skills to establish and maintain healthy and supportive relationships to learn from and work with individuals and groups from diverse backgrounds in order to understand or impact a policy. HS.CES.1.2
    3. Analyze how, why and for what purpose media messages are constructed, and the reliability of those messages, in order to support a stance on an issue. HS.CES.1.3
    4. Collaborate with individuals and groups from diverse backgrounds and/or cultures to address national and global issues, and to develop workable solutions. HS.CES.1.4

Skip to main content

2. Evaluate the purposes, roles, and limitations of the structures and functions of government. HS.C.2

    a. Describe the origins, purposes, and limitations of government, and include the contribution of key philosophers and American historical figures of diverse backgrounds. HS.C.2.A

    b. Identify the structure, function, and roles of current members of local, state, and national governments. Including but not limited to: understanding the three branches of government at each level of government. HS.C.2.B

    c. Analyze the processes for amending the Constitutions of Colorado and the United States and the significant changes that have occurred to those documents including both the Colorado and the United States' Bills of Rights. HS.C.2.C

    d. Explain the principles of a democracy and analyze how competing democratic values are balanced. For example: Freedom and security, individual rights and common good, general welfare, and rights and responsibilities. HS.C.2.D

    e. Describe the role and development of the founding documents of Colorado and the United States from their inception to modern day. Including but not limited to: the Great Law of Peace, the Declaration of Independence, the Constitutions of the United States and Colorado, the Federalist Papers, and the Bill of Rights. HS.C.2.E

    f. Evaluate the role of the judicial system in protecting life, liberty, and property for all persons in the United States. HS.C.2.F

    g. Understand the structure of the American judicial system, the process of judicial appointments and key court decisions, in both Colorado and the United States, that affect the system of checks and balances and interactions of the local, state, tribal, and federal systems. Including but not limited to: significant Colorado court decisions such as Francisco Maestas et al. v. George H. Shone (1914), U.S. Term Limits, Inc. v. Thornton (1995), Romer v. Evans (1996), Colorado Union of Taxpayers Found. v. City of Aspen (2018); and landmark U.S. Supreme Court Cases such as Korematsu v. United States (1944), Tinker v. Des Moines Independent Community School District (1969). HS.C.2.G

    h. Analyze how current global issues impact American policy. HS.C.2.H

    i. Compare and contrast how other systems of government function. For example: Authoritarian regimes, parliamentary, and other systems. HS.C.2.I

    j. Describe the relationship of tribal governments with state and federal governments. Including but not limited to: The Ute Mountain Ute and Southern Ute tribal governments and the State of Colorado. HS.C.2.J

    1. Apply knowledge of governmental origins and structures to solve problems by gathering information and weighing possible solutions, including making choices rooted in understanding patterns, cause-and-effect relationships, and the impacts that a decision can have on the individual and others. HS.CES.2.1

    2. Interpret information and draw conclusions about the origins of the structures of America's governmental institutions. HS.CES.2.2

Skip to main content

3. Apply knowledge of government to develop workable solutions that address complex local, state, tribal, national, and global problems using interdisciplinary perspectives. HS.CES.2.3

3. Analyze the impact of civic participation on political institutions and public policy. HS.C.3

    a. Describe how members of a civil society can impact public policy on local, state, national, or international issues by exercising their civic rights and responsibilities. For example: Participation in primaries and general elections, contact with elected officials, petitions, protesting, attending public forums, or through initiatives and referenda. HS.C.3.A

    b. Evaluate opportunities for people to participate in and influence government through interest groups and social movements. For example: The tactics and strategies of nonviolent resistance championed by Dr. Martin Luther King in response to the Jim Crow laws of that era, or the Indigenous land rights movement. HS.C.3.B

    c. Analyze the impact of state and federal policies on campaigns and elections. For example: PACs, campaign finance, gerrymandering/redistricting, state and federal voting laws and regulations, Colorado's voting laws, and the Federal Election Commission. HS.C.3.C

    d. Analyze how individual rights have been affected over time by court decisions, legislative debates at various levels of government, or by the advocacy of individuals and groups. HS.C.3.D

    e. Examine how people in other systems of government exercise their civic rights and responsibilities. HS.C.3.E

    f. Examine the advantages and disadvantages of a two-party system or a multiparty system within a democratic government. HS.C.3.F

    1. Analyze the reliability of information, claims, and sources presented in the various forms of media and from a variety of perspectives. HS.CES.3.1

    2. Apply knowledge and skills gained from experiences to address issues and affect change. HS.CES.3.2

    3. Access and evaluate information through digital platforms and networks. HS.CES.3.3

Personal Financial Literacy

Skip to main content

1. Apply reliable information to make systematic personal financial decisions based on individual and community values and goals. HS.PF.1
    a. Recognize the alternatives, consequences, and responsibilities associated with personal financial decisions. HS.PF.1.A
    b. Use reliable information resources when making financial decisions. HS.PF.1.B
    c. Formulate strategies to protect personal and financial information. HS.PF.1.C
    d. Develop a system for keeping and using financial records. HS.PF.1.D
    e. Compare financial institutions and products. HS.PF.1.E
    1. Make predictions and design data/information collection and analysis strategies. HS.PFES.1.1
    2. Set personal goals and take responsibility for those goals through reflection upon prior outcomes. HS.PFES.1.2

Skip to main content

2. Analyze sources of income and the relationship between career preparation, continuing education, and its impact on lifetime earning potential. HS.PF.2

    a. Compare different sources of personal income and compensation. Including but not limited to: earned income, profit income, interest income, dividend income, rental income, capital gains, and royalties. HS.PF.2.A

    b. Analyze the impact of economic conditions and cost of living factors on income and purchasing power. HS.PF.2.B

    c. Predict the potential impact of education and skill development choices on career earnings, including starting salary by field and level of degree or credential. HS.PF.2.C

    d. Investigate the total cost, affordability, and payment options associated with postsecondary options, degrees, and credentials, including personal savings, scholarships, grants, employer tuition programs, work study, and public and private loans. HS.PF.2.D

    e. Review the purpose and the process of accessing state and federal financial aid. Including but not limited to: the Colorado Application for State Financial Aid (CASFA), the Free Application for Federal Student Aid (FAFSA) application for financial aid. HS.PF.2.E

    f. Analyze student loan repayment options, terms, requirements, and state and federal repayment programs and their impact on a student's financial future. HS.PF.2.F

    g. Analyze the monetary and non-monetary value of employee benefits in addition to pay. For example: Benefits, flexible work options, and retirement plans. HS.PF.2.G

    h. Simulate a sustainable household budget based on future personal and career goals. HS.PF.2.H

    1. Make predictions and design data/information collection and analysis strategies. HS.PFES.2.1

    2. Set personal goals and take responsibility for those goals through reflection upon prior outcomes. HS.PFES.2.2

    3. Demonstrate knowledge, understanding, and personal awareness of how their dreams and interests translate into career fulfillment and career pathways available in local, regional, national, and global arenas. HS.PFES.2.3

Skip to main content

3. Apply consumer skills to budgeting, spending, saving, and borrowing decisions. HS.PF.3
    a. Analyze how inflation and cost of living impact consumer purchasing and saving power. HS.PF.3.A
    b. Summarize factors to consider when selecting borrowing options, including costs, relevance, payoffs, and tradeoffs. For example: Comparing student, auto, home, and payday loans. HS.PF.3.B
    c. Explain how an individual's credit history can affect borrowing power. HS.PF.3.C
    d. Design a household budget (using gross and net income) that addresses financial obligations and integrates saving for future goals and retirement based on your values and goals. HS.PF.3.D
    e. Describe how to use and manage different types of accounts and payment methods. HS.PF.3.E
    f. Compare the advantages and disadvantages of various types of credit. HS.PF.3.F
    g. Summarize the advantages and disadvantages of leasing versus purchasing automobiles, homes, and other large purchases. HS.PF.3.G
    1. Make predictions and design data/information collection and analysis strategies. HS.PFES.3.1
    2. Take responsibility for spending decisions and borrowing decisions. HS.PFES.3.2
    3. Set personal goals and take responsibility for those goals through reflection upon prior outcomes. HS.PFES.3.3
4. Explore a diversified investment strategy that is compatible with personal financial goals. HS.PF.4
    a. Select financial investments that align with financial goals, risk tolerance, and personal and retirement options for different life stages. HS.PF.4.A
    b. Analyze how financial markets react to changes in market conditions, monetary policy, fiscal policy, and information. For example: The business cycle. HS.PF.4.B
    1. Make predictions and design data/information collection and analysis strategies. HS.PFES.4.1
    2. Set personal goals and take responsibility for those goals through reflection upon prior outcomes. HS.PFES.4.2

Skip to main content

5. Choose risk management strategies for protection from the financial risk of lost income, lost or damaged property, health issues, or identity fraud. HS.PF.5

    a. Evaluate strategies for consumers to avoid financial risk, reduce risk, accept risk, or transfer risk to others through insurance. HS.PF.5.A

    b. Identify the cost and benefits of purchasing insurance. For example: Insured profile, number and size of claims, frequency, and costs of natural disasters. HS.PF.5.B

    c. Explain the types and purpose of insurance products. For example: Automotive, identity theft, health, disability, long-term care, life insurance, renters/homeowners' insurance, and professional liability. HS.PF.5.C

    d. Outline steps to monitor and safeguard personal financial data to minimize, avoid and/or resolve identity theft or fraud issues. HS.PF.5.D

    e. Analyze consumer and financial information for relevance, credibility, and accuracy. HS.PF.5.E

    f. Identify consumer responsibilities, rights, and consumer protection laws that regulate contracts and financial transactions. HS.PF.5.F

    1. Interpret information and draw conclusions based on the best analysis. HS.PFES.5.1

    2. Develop, plan, and organize self-behavior. HS.PFES.5.2