



ECONOMICS

Principles and Practices

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STANDARDS	PAGE REFERENCES
E1 The Market Economy	
1.1 Individual, Business, and Government Choices	
<i>Explain and demonstrate how economic organizations confront scarcity and market forces when organizing, producing, using, and allocating resources to supply the marketplace.</i>	
<p>1.1.1 Scarcity, Choice, Opportunity Costs, and Comparative Advantage – Using examples, explain how scarcity, choice, opportunity costs affect decisions that households, businesses, and governments make in the market place and explain how comparative advantage creates gains from trade.</p>	<p>Student Edition: 6-7, 132-137, 264-265, 277-283, 442-445, 512-515</p> <p><i>Figure 1.1 6</i></p> <p><i>Business Week 266</i></p> <p><i>The Global Economy & You 114-115</i></p> <p><i>Personal Finance R4-R5, R16-R19, R28, R30-R31, R32-R33</i></p> <p><i>Reading Check 7</i></p> <p><i>Visual Summary 27, 139</i></p> <p>Teacher Wraparound Edition: A 27; AD 8, 20, 268, 269, 280; CT 6, 268, R6, R30; DI 6, 21, 99, 270, 278, 442, R33; EC R17; HCP 264; PW 27; RS 7, 445; SP R5; WS R31</p>

STANDARDS	PAGE REFERENCES
<p>1.1.2 Entrepreneurship – Identify the risks, returns and other characteristics of entrepreneurship that bear on its attractiveness as a career.</p>	<p>Student Edition: 9, 50-51, 62-66 <i>Business Week</i> 11 <i>Companies in the News</i> 61 <i>Profiles in Economics</i> 54, 102, 178, 237, 462</p> <p>Teacher Wraparound Edition: ALC 60; AS 66, 178, 273; CT 54; RS 50</p>
<p>1.2 Competitive Markets</p> <p><i>Analyze how the functions and constraints of business structures, the role of price in the market, and relationships of investment to productivity and growth, impact competitive markets.</i></p>	
<p>1.2.1 Business Structures – Compare and contrast the functions and constraints facing economic institutions including small and large businesses, labor unions, banks, and households.</p>	<p>Student Edition: 50-52, 62, 63-64, 66, 67, 69-70, 185-188, 202, 210, 211, 212-213, 219, 290-292, 324, 395-396, 406-407</p> <p><i>Figure 3.1</i> 62, <i>Figure 8.4</i> 208 <i>Business Week</i> 312 <i>Case Study</i> 304 <i>Personal Finance</i> R10 <i>Products in the News</i> 185 <i>Profiles in Economics</i> 206 <i>Reading Check</i> 51, 52, 187, 188 <i>Review</i> 53, 189</p> <p>Teacher Wraparound Edition: AS 66, 68, 389; CT 51, 213, 312</p>
<p>1.2.2 Price in the Market – Analyze how prices send signals and provide incentives to buyers and sellers in a competitive market.</p>	<p>Student Edition: 144, 146, 148-154 <i>Review</i> 154</p> <p>Teacher Wraparound Edition: AS 150; C 146; CT 150, 151; DI 144, 152; HCP 145, 151; WS 118</p>
<p>1.2.3 Investment, Productivity and Growth – Analyze the role investments in physical (e.g., technology) and human capital (e.g., education) play in increasing productivity and how these influence the market.</p>	<p>Student Edition: 16-17, 121</p> <p>Teacher Wraparound Edition: RS 121</p>

STANDARDS	PAGE REFERENCES
<p>1.3 Prices, Supply, and Demand</p> <p><i>Compare how supply, demand, price, equilibrium, elasticity, and incentives affect the workings of a market.</i></p>	
<p>1.3.1 Law of Supply – Explain the law of supply and analyze the likely change in supply when there are changes in prices of the productive resources (e.g., labor, land, capital including technology), or the profit opportunities available to producers by selling other goods or services, or the number of sellers in a market.</p>	<p>Student Edition: 117-125 <i>Review</i> 125</p> <p>Teacher Wraparound Edition: CT 121; HCP 124</p>
<p>1.3.2 Law of Demand – Explain the law of demand and analyze the likely change in demand when there are changes in prices of the goods or services, availability of alternative (substitute or complementary) goods or services, or changes in the number of buyers in a market created by such things as change in income or availability of credit.</p>	<p>Student Edition: 91-95, 97-101, 103-109 <i>Reading Check</i> 93 <i>Review</i> 95, 101, 109 <i>Visual Summary</i> 111</p> <p>Teacher Wraparound Edition: ALC 90; AS 104; C 95, 101, 109; DI 92, 98, 99, 106; HCP 94, 100, 108, 111; PW 111; RS 98, 100; WS 100</p>
<p>1.3.3 Price, Equilibrium, Elasticity, and Incentives – Analyze how prices change through the interaction of buyers and sellers in a market including the role of supply, demand, equilibrium, elasticity, and explain how incentives (monetary and non-monetary) affect choices of households and economic organizations.</p>	<p>Student Edition: 143-144, 146, 148-154 <i>Business Week</i> 155 <i>Companies in the News</i> 148 <i>Reading Check</i> 151, 154 <i>Review</i> 154</p> <p>Teacher Wraparound Edition: AS 155; CT 150, 151; DI 74, 152; HCP 145, 151</p>

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<p>1.4 Role of Government in the Market</p> <p><i>Describe the varied ways government can impact the market through policy decisions, protection of consumers, and as a producer and consumer of goods and services, and explain how economic incentives affect government decisions.</i></p>	
<p>1.4.1 Public Policy and the Market – Analyze the impact of a change in public policy (such as an increase in the minimum wage, a new tax policy, or a change in interest rates) on consumers, producers, workers, savers, and investors.</p>	<p>Student Edition: 46, 122, 123, 158-160, 219-221, 230-231, 355, 402, 404-405 <i>Figure 9.1</i> 231 <i>Debates in Economics</i> 30-31 <i>Issues in the News</i> 156, 215 <i>Reading Check</i> 158, 160, 231</p> <p>Teacher Wraparound Edition: C 161; DI 158, 402; HCP 160; RS 230; WS 31, 159, 232, 403</p>
<p>1.4.2 Government and Consumers – Analyze the role of government in protecting consumers and enforcing contracts, (including property rights), and explain how this role influences the incentives (or disincentives) for people to produce and exchange goods and services.</p>	<p>Student Edition: 50, 52, 185-188 <i>The Global Economy & You</i> 58-59 <i>Reading Check</i> 187, 188</p> <p>Teacher Wraparound Edition: C 53, 189; DI 189; HCP 188; RS 50; WS 52, 137</p>
<p>1.4.3 Government Revenue and Services – Analyze the ways in which local and state governments generate revenue (e.g., income, sales, and property taxes) and use that revenue for public services (e.g., parks and highways).</p>	<p>Student Edition: 188, 229, 242-245, 248 <i>Figure 9.4</i> 242, <i>Figure 9.6</i> 248 <i>Debates in Economics</i> 258-259 <i>Economic Analysis</i> 242 <i>Personal Finance</i> R24-R25 <i>Reading Check</i> 248 <i>Review</i> 245</p> <p>Teacher Wraparound Edition: ACL R25; ALC 228; AS 258, 259; C 245; CT 242; DI 138; HCP 235, 244; RS 243, 245; SP 24; WS 236</p>

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<p>1.4.4 Functions of Government – Explain the various functions of government in a market economy including the provision of public goods and services, the creation of currency, the establishment of property rights, the enforcement of contracts, correcting for externalities and market failures, the redistribution of income and wealth, regulation of labor (e.g., minimum wage, child labor, working conditions), and the promotion of economic growth and security.</p>	<p>Student Edition: 44-45, 52-53, 156-160, 181-183, 185-189, 201-202, 219, 342-345, 402-407, 419-427 <i>Debates in Economics</i> 30-31 <i>Reading Check</i> 53, 219 <i>Review</i> 189</p> <p>Teacher Wraparound Edition: AS 176, 242, 406, 420; C 53, 161, 189, 407; CT 343; DI 180, 342, 405, 422; HCP 160, 188; RS 158; SP 402; WS 31, 52, 137, 157, 342, 343</p>
<p>1.4.5 Economic Incentives and Government – Identify and explain how monetary and non-monetary incentives affect government officials and voters and explain how government policies affect the behavior of various people including consumers, savers, investors, workers, and producers.</p>	<p>Student Edition: 122, 123, 157-160, 186, 188-189, 210-221, 230, 264-265, 407, 422, 426-427 <i>Issues in the News</i> 156 <i>Products in the News</i> 185 <i>Reading Check</i> 187, 188</p> <p>Teacher Wraparound Edition: AHE 157; AS 242; DI 158, 422; HCP 264, 426; RS 46, 240; WS 137, 159</p>
<p>E2 THE NATIONAL ECONOMY OF THE UNITED STATES OF AMERICA</p>	
<p>2.1 Understanding National Markets <i>Describe inflation, unemployment, output, and growth, and the factors that cause changes in those conditions, and describe the role of money and interest rates in national markets.</i></p>	
<p>2.1.1 Income – Describe how individuals and businesses earn income by selling productive resources.</p>	<p>Student Edition: 9, 15, 208, 210 <i>Figure 1.3</i> 15 <i>Business Week</i> 84, 96 <i>Profiles in Economics</i> 54, 71, 178</p> <p>Teacher Wraparound Edition: CT 15; HCP 9, 16; RS 9</p>

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<p>2.1.2 Circular Flow and the National Economy – Using the concept of circular flow, analyze the roles of and the relationships between households, business firms, financial institutions, and government and nongovernment agencies in the economy of the United States.</p>	<p>Student Edition: 15, 49-53, 185-189, 239-245, 290-292, 325-326 <i>Figure 1.3</i> 15, <i>Figure 9.3</i> 239, <i>Figure 12.3</i> 325 <i>Reading Check</i> 291, 292 <i>Visual Summary</i> 313</p> <p>Teacher Wraparound Edition: AS 242; C 245, 294; CT 242, 291; DI 240; E 313; HCP 49, 244; RS 243, 290, 325; WS 17, 291</p>
<p>2.1.3 Financial Institutions and Money Supply – Analyze how decisions by the Federal Reserve and actions by financial institutions (e.g., commercial banks, credit unions) regarding deposits and loans, impact the expansion and contraction of the money supply.</p>	<p>Student Edition: 402-404, 426-427 <i>Figure 14.6</i> 405 <i>Economic Analysis</i> 405 <i>Visual Summary</i> 409</p> <p>Teacher Wraparound Edition: AS 404; DI 404, 405; HCP 426</p>
<p>2.1.4 Money Supply, Inflation, and Recession – Explain the relationships between money supply, inflation, and recessions.</p>	<p>Student Edition: 366, 402-405, 426-427</p> <p>Teacher Wraparound Edition: DI 405; HCP 426; RS 427; SP 426</p>
<p>2.1.5 Gross Domestic Product (GDP) and Economic Growth – Use GDP data to measure the rate of economic growth in the United States and identify factors that have contributed to this economic growth</p>	<p>Student Edition: 9-10, 320-323, 325-327 <i>Figure 12.2</i> 322 <i>Issues in the News</i> 319 <i>Reading Check</i> 323 <i>Standard & Poor's Databank</i> R63</p> <p>Teacher Wraparound Edition: CT 322; DI 322; SP 321, 325, 327; WS 323</p>
<p>2.1.6 Unemployment – Analyze the character of different types of unemployment including frictional, structural, and cyclical.</p>	<p>Student Edition: 372-373</p> <p>Teacher Wraparound Edition: CT 372, 373; DI 372</p>

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<p>2.1.7 Economic Indicators – Using a number of indicators, such as GDP, per capita GDP, unemployment rates, and Consumer Price Index, analyze the characteristics of business cycles, including the characteristics of peaks, recessions, and expansions.</p>	<p>Student Edition: 319-327, 353-359, 362-364, 370-371 <i>Figure 13.1</i> 354, <i>Figure 13.2</i> 358, <i>Figure 13.4</i> 363, <i>Figure 13.6</i> 371</p> <p>Teacher Wraparound Edition: CT 354; DI 354; HCP 326, 358, 363; SP 354, 363, 371; WS 358</p>
<p>2.1.8 Relationship Between Expenditures and Revenue (Circular Flow) – Using the circular flow model, explain how spending on consumption, investment, government and net exports determines national income; explain how a decrease in total expenditures affects the value of a nation’s output of final goods and services.</p>	<p>Student Edition: 15, 324-327 <i>Figure 1.3</i> 15, <i>Figure 12.3</i> 325 <i>Reading Check</i> 324</p> <p>Teacher Wraparound Edition: AS 325; RS 324, 325, 326</p>
<p>2.1.9 American Economy in the World – Analyze the changing relationship between the American economy and the global economy including, but not limited to, the increasing complexity of American economic activity (e.g., outsourcing, off-shoring, and supply-chaining) generated by the expansion of the global economy.</p>	<p>Student Edition: 76-77, 501-505, 507 <i>Business Week</i> 312 <i>Case Study</i> 304 <i>Debates in Economics</i> 466-467 <i>The Global Economy & You</i> 58-59, 74, 136, 226-227, 350-351 <i>Reading Check</i> 504</p> <p>Teacher Wraparound Edition: AS 58, 226, 227, 312, 350, 466, 502, 503; C 77; CT 59, 227, 312, 503, 504; F 226; WS 226, 503</p>
<p>2.2 Role of Government in the American Economy</p> <p><i>Analyze the role of government in the American economy by identifying macroeconomic goals; comparing perspectives on government roles; analyzing fiscal and monetary policy; and describing the role of government as a producer and consumer of public goods and services. Analyze how governmental decisions on taxation, spending, protections, and regulation impact macroeconomic goals.</i></p>	
<p>2.2.1 Federal Government and Macroeconomic Goals – Identify the three macroeconomic goals of an economic system (stable prices, low unemployment, and economic growth).</p>	<p>Student Edition: 16, 22, 45, 159 <i>Figure 1.8</i> 22 <i>Economic Analysis</i> 22</p> <p>Teacher Wraparound Edition: DI 44; SP 45; WS 159</p>

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<p>2.2.2. Macroeconomic Policy Alternatives – Compare and contrast differing policy recommendations for the role of the Federal government in achieving the macroeconomic goals of stable prices, low unemployment, and economic growth.</p>	<p>Student Edition: 402-405, 419-427, 430-431 <i>Figure 14.5</i> 403, <i>Figure 14.6</i> 405, <i>Figure 15.5</i> 423 <i>Profiles in Economics</i> 428 <i>Reading Check</i> 425 <i>Review</i> 427</p> <p>Teacher Wraparound Edition: AS 425; CT 425; DI 426; HCP 426; SP 402, 423; WS 422, 428</p>
<p>2.2.3 Fiscal Policy and its Consequences – Analyze the consequences – intended and unintended – of using various tax and spending policies to achieve macroeconomic goals of stable prices, low unemployment, and economic growth.</p>	<p>Student Edition: 420-425 <i>Reading Check</i> 425</p> <p>Teacher Wraparound Edition: AS 420; CT 422; DI 426; HCP 426; SP 423; WS 422, 424</p>
<p>2.2.4 Federal Reserve and Monetary Policy – Explain the roles and responsibilities of the Federal Reserve System and compare and contrast the consequences – intended and unintended – of different monetary policy actions of the Federal Reserve Board as a means to achieve macroeconomic goals of stable prices, low unemployment, and economic growth.</p>	<p>Student Edition: 402-407, 426-427 <i>Reading Check</i> 407</p> <p>Teacher Wraparound Edition: AS 406; C 407; DI 405, 426; HCP 426; SP 402, 426; WS 407</p>
<p>2.2.5 Government Revenue and Services – Analyze the ways in which governments generate revenue on consumption, income and wealth and use that revenue for public services (e.g., parks and highways) and social welfare (e.g., social security, Medicaid, Medicare).</p>	<p>Student Edition: 188, 229, 239-244, 269-271, 272, 274-275, 342-343 <i>Figure 9.3</i> 239, <i>Figure 9.4</i> 242, 10.2 269, <i>Figure 10.3</i> 273 <i>Economic Analysis</i> 242 <i>The Global Economy & You</i> 274 <i>Review</i> 245, 275 <i>Standard & Poor’s Databank</i> R69 <i>Visual Summary</i> 255 <i>Why It Matters</i> 228</p> <p>Teacher Wraparound Edition: ALC 228; C 245; CT 242, 244; DI 180, 242, 273; HCP 244, 272; RS 241, 243</p>

STANDARDS	PAGE REFERENCES
E3 THE INTERNATIONAL ECONOMY	
3.1 Economic Systems <i>Explain how different economic systems, including free market, command, and mixed systems, coordinate and facilitate the exchange, production, distribution, and consumption of goods and services.</i>	
3.1.1 Major Economic Systems – Gives examples of and analyze the strengths and weaknesses of major economic systems (command, market and mixed), including their philosophical and historical foundations (e.g., Marx and the Communist Manifesto, Adam Smith and the Wealth of Nations).	Student Edition: 14, 33-41, 43-46, 48-53, 489-495, 523 <i>Figure 2.2</i> 40, <i>Figure 2 2.3</i> 49 <i>Economic Analysis</i> 40 <i>Profiles in Economics</i> 18, 496 <i>Reading Check</i> 35, 37 <i>Review</i> 495 <i>Visual Summary</i> 55 Teacher Wraparound Edition: ALC 32; AS 36, 40, 496; CT 14, 51; DI 18; HCP 34, 45, 49, 51; RS 36; SP 45, 496; WS 39, 489
3.1.2 Developing Nations – Assess how factors such as availability of natural resources, investments in human and physical capital, technical assistance, public attitudes and beliefs, property rights and free trade can affect economic growth in developing nations.	Student Edition: 469-477, 479-484, 486-495 <i>Business Week</i> 455 <i>The Global Economy & You</i> 58-59 <i>Visual Summary</i> 497 Teacher Wraparound Edition: ALC 468; AS 470, 485, 494; C 484; CT 473; SP 475
3.1.3 International Organizations and the World Economy – Evaluate the diverse impact of trade policies of the World Trade Organization, World Bank, or International Monetary Fund on developing economies of Africa, Central America, or Asia, and the developed economies of the United States and Western Europe.	Student Edition: 453, 472, 481-482, 504 <i>The Global Economy & You</i> 58 <i>Profiles in Economics</i> 524 <i>Reading Check</i> 454 Teacher Wraparound Edition: CT 504; WS 481

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<p>3.1.4 GDP and Standard of Living – Using current and historical data on real per capita GDP for the United States, and at least three other countries (e.g., Japan, Somalia, and South Korea) construct a relationship between real GDP and standard of living.</p>	<p>Student Edition: 470, 472 <i>Figure 17.1</i> 470-471</p> <p>Teacher Wraparound Edition: AS 471; DYK 470; RS 471</p>
<p>3.1.5 Comparing Economic Systems – Using the three basic economic questions (e.g., what to produce, how to produce, and for whom to produce), compare and contrast a socialist (command) economy (such as North Korea or Cuba) with the Capitalist as a mixed, free market system of the United States.</p>	<p>Student Edition: 7, 48-53, 486-495 <i>Figure 2.3</i> 49 <i>Business Week</i> 455, 485 <i>Visual Summary</i> 27, 55</p> <p>Teacher Wraparound Edition: AS 485; CT 51; RS 50</p>
<p>3.1.6 Impact of Transitional Economies – Analyze the impact of transitional economies, such as in China and India, on the global economy in general and the American economy in particular.</p>	<p>Student Edition: 489-492 <i>Business Week</i> 455 <i>Debates in Economics</i> 466-467 <i>The Global Economy & You</i> 58-59, 114-115, 226-227 <i>Issues in the News</i> 447 <i>Reading Check</i> 492</p> <p>Teacher Wraparound Edition: AS 58, 227, 455, 466, 491; CT 59, 227</p>
<p>3.2 Economic Interdependence – Trade</p> <p><i>Describe how trade generates economic development and interdependence and analyze the resulting challenges and benefits for individuals, producers, and government.</i></p>	
<p>3.2.1 Absolute and Comparative Advantage – Use the concepts of absolute and comparative advantage to explain why goods and services are produced in one nation or locale versus another.</p>	<p>Student Edition: 443-445, 504-505 <i>Figure 16.3</i> 444</p> <p>Teacher Wraparound Edition: C 445; HCP 444; RS 444, 445; WS 444</p>

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<p>3.2.2 Domestic Activity and World Trade – Assess the impact of trade policies (i.e. tariffs, quotas, export subsidies, product standards and other barriers), monetary policy, exchange rates, and interest rates on domestic activity and world trade.</p>	<p>Student Edition: 404-405, 426-427, 447-454, 456-461 <i>Business Week</i> 455 <i>Debates in Economics</i> 466-467 <i>The Global Economy & You</i> 58-59, 350-351 <i>Issues in the News</i> 447 <i>Review</i> 454, 461</p> <p>Teacher Wraparound Edition: AS 58, 351, 449, 450, 455, 466; CT 59, 449, 453, 459, 461; DI 52, 453; HCP 451, 460; RS 466; WS 458, 467</p>
<p>3.2.3 Exchange Rates and the World Trade – Describe how interest rates in the United States impact the value of the dollar against other currencies (such as the Euro), and explain how exchange rates affect the value of goods and services of the United States in other markets.</p>	<p>Student Edition: 458-461</p> <p>Teacher Wraparound Edition: AS 457; C 461; CT 459; DI 458; HCP 460</p>
<p>3.2.4 Monetary Policy and International Trade – Analyze how the decisions made by a country’s central bank (or the Federal Reserve) impact a nation’s international trade.</p>	<p>Student Edition: 45, 402-405, 426-427</p> <p>Monetary policies help meet the national goal of economic stability, which provides an environment that encourages businesses to produce goods for trade and provides consumer confidence to make purchases.</p> <p>Teacher Wraparound Edition: SP 402; WS 407</p>
<p>3.2.5 The Global Economy and the Marketplace – Analyze and describe how the global economy has changed the interaction of buyers and sellers, such as in the automobile industry.</p>	<p>Student Edition: 441, 442-443, 501-503 <i>Figure 16.2</i> 443 <i>Business Week</i> 418, 508 <i>Case Study</i> 446 <i>Companies in the News</i> 33 <i>The Global Economy & You</i> 136, 350-351 <i>Issues in the News</i> 441</p> <p>Teacher Wraparound Edition: ALC 440; AS 37, 350, 502; HCP 506</p>

STANDARDS	PAGE REFERENCES
E4 PERSONAL FINANCE¹	
4.1 Decision Making <i>Describe and demonstrate how the economic forces of scarcity and opportunity costs impact individual and household choices.</i>	
4.1.1 Scarcity and Opportunity Costs – Apply concepts of scarcity and opportunity costs to personal financial decision making.	Student Edition: 6, 20, 521 <i>Personal Finance</i> R4-R5, R16-R19 Teacher Wraparound Edition: ACL R19; EC R17; RS 522; WS R19
4.1.2 Marginal Benefit and Cost – Use examples and case studies to explain and evaluate the impact of marginal benefit and marginal cost of an activity on choices and decisions.	Student Edition: 129-130, 132-137, 522 Teacher Wraparound Edition: HCP 136
4.1.3 Personal Finance Strategy – Develop a personal finance strategy for earning, spending, saving and investing resources.	Student Edition: 293-294, 296-303 <i>Insurance Tips</i> R33 <i>Personal Finance</i> R4-R13, R16, R30-R33 Teacher Wraparound Edition: ACL R7; AHE R8; AS 306; C 311; CT R8, R16, R30; DI 300, R33; HCP 291, 302, 310, 313; PW 313; RS 308; SP R5, R9; WS 210, 298, 307, R10, R31
4.1.4 Key Components of Personal Finance – Evaluate key components of personal finance including, money management, saving and investment, spending and credit, income, mortgages, retirement, investing (e.g., 401K, IRAs), and insurance.	Student Edition: 296-303, 305-311 <i>Issues in the News</i> 297 <i>Personal Finance</i> R4-R13, R28, R30-R33 <i>Review</i> 302, 311 <i>Visual Summary</i> 313 Teacher Wraparound Edition: AHE R8; AR R28; AS 297, 298; C 303; CT 300, R30; DI 300, 302; PW 313; RS 303, 308; SP R5; WS 301, 307, R10

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<p>4.1.5 Personal Decisions – Use a decision-making model (e.g., stating a problem, listing alternatives, establishing criteria, weighing options, making the decision, and evaluating the result) to evaluate the different aspects of personal finance including careers, savings and investing tools, and different forms of income generation.</p>	<p>Student Edition: 20, 293-294, 521</p> <p>Teacher Wraparound Edition: ACL R7; DI 21; HCP 291, 302, 310, 313; SP R5; WS 20</p>
<p>4.1.6 Risk Management Plan – Develop a risk management plan that uses a combination of avoidance, reduction, retention, and transfer (insurance).</p>	<p>Student Edition: <i>Personal Finance</i> R32-R33</p> <p>Teacher Wraparound Edition: DI R33</p>