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INTRODUCTION

For this study, the researcher perused the lesson plans in seven publications by the Securities Industry Foundation for Economic Education (SIFEE) and the National Council on Economic Education (NCEE) and correlated the lessons with the National Business Education Association's (NBEA) ***National Standards for Business Education***.

Not surprisingly, the correlation of the SIFEE and NCEE publications to the NBEA's ***National Standards for Business Education*** is most readily discernible in the standards for Economics and Personal Finance sections of the NBEA's publication. Many of the economic and business concepts covered in these lessons (scarcity, opportunity cost, various forms of advertising) are also found in the Entrepreneurship Education section.

The publications reviewed and correlated to the NBEA's ***National Standards for Business Education*** include:

- *Learning From the Market*, NCEE, 1997
- *Personal Decision Making: Focus on Economics*, NCEE, 1996
- *Personal Finance Economics - Grades 3-5*, NCEE, 1996
- *Personal Finance Economics - Grades 6-8*, NCEE 1996
- *Personal Finance Economics - Grades 9-12*, NCEE 1996
- *The Stock Market Game Guide: Classroom Activities*, SIFEE, 1993
- *SMG Teachers' Guide to the Internet*, SIFEE, 1999

The following information will accompany each section of this correlation:

- The name of the subject area within business education
- The standards which relate to specific lessons
- The identification of lessons relating to a specific standard
- A brief description of the focus of lesson showing how it relates to a specific standard

ACCOUNTING

Standard IV–Apply appropriate accounting principles to various forms of ownership, payroll, income taxation, and managerial systems.

LESSON(S)	FOCUS
<i>Learning From The Market</i> - Lessons 2 and 20	Focus on various forms of business ownership and the financing available with each type of ownership.
<i>The Stock Market Game Guide</i> - Lesson 6	

Standard V–Use planning and control principles to evaluate the performance of an organization and apply differential analysis and present value concepts to make decisions.

LESSON(S)	FOCUS
<i>Learning From The Market</i> – Lessons 21 and 22	Focus is on reading a financial statement and doing some ratio analysis.

BUSINESS LAW

Standard IV–Describe the major types of business organizations operating within the socio-economics arena of the national and international marketplace today and in the future.

LESSON(S)	FOCUS
<i>Learning From The Market</i> - Lessons 2 and 20	Focus on type of business ownership and the concomitant financing available from each type of form of ownership.
<i>The Stock Market Game Guide</i> - Lesson 6	

CAREER DEVELOPMENT

Standard I–Assess personal strengths and weaknesses as they relate to career exploration and development.

LESSON(S)	FOCUS
<i>Personal Decision Making</i> - Lesson 3	Focus is to have students inventory their interests, priorities, and skills for various occupations.

Standard II–Utilize career resources to develop an information base that includes global occupational opportunities.

LESSON(S)	FOCUS
<i>Learning From The Market</i> - Lesson 15	Focus is on determining the rate of return on investing in education.
<i>Personal Decision Making</i> – Lesson 3	Focus is on utilizing resources to find out about various career options.
<i>Personal Decision Making</i> - Lesson 4	Focus is on characteristics of the labor market.
<i>Personal Finance Economics (9-12)</i> - Lesson 2	Focus is on reasons why the pay for different occupations is primarily based on supply/demand dimensions of those occupations. Also, there is a focus on the role of human capital development in making career choices as well as the relationship between the occupation of an individual and his/her standard of living.

Standard III–Relate work ethic, workplace relationships, workplace diversity, and workplace communication skills to career development.

LESSON(S)	FOCUS
<i>Personal Decision Making</i> - Lesson 9	Focus is on experiencing the collective bargaining process.

Standard IV–Apply knowledge gained from individual assessment to a comprehensive set of goals and individual career plan.

LESSON(S)	FOCUS
<i>Personal Decision Making</i> - Lesson 3	Focus in setting career goals using the problem solving process.

Standard VI - Relate the importance of lifelong learning to career success.

LESSON(S)	FOCUS
<i>Personal Finance Economics (6-8)</i> - Lesson 10	Focus on the costs and benefits of completing different levels of education.

COMPUTATION

Standard V—Analyze and interpret data using common statistical procedures.

LESSON(S)	FOCUS
<i>Personal Finance Economics (9-12)</i> – Lesson 9	Focus on the concept of probability.

Standard VI—Use mathematical procedures to analyze and solve business problems for such areas as; savings and investment; cash management; and credit management purchases.

LESSON(S)	FOCUS
<i>Learning From The Market</i> - Lesson 6	Requires students to use mathematical computations and interpretation of tables to solve problems relating to supply and demand.
<i>Learning From The Market</i> - Lesson 7	Students use knowledge of fractions and decimals to read stock tables.
<i>Learning From The Market</i> - Lesson 8	Student determine the gain, loss, and commission on the purchase and sale of stocks. Students calculate the percentage change in stock price.
<i>Learning From The Market</i> - Lesson 9	Students use mathematical procedures to determine the gains, and losses of short cover and short sale.
<i>Learning From The Market</i> - Lesson 15	Focus is calculating differences in prices of stock along with percentage change of price.
<i>Learning From The Market</i> - Lesson 16	Focus is on working with index numbers to make financial investment decisions.
<i>Learning From The Market</i> - Lessons 21 and 22	Focus is on working with ratios.
<i>The Stock Market Game Guide</i> - Lesson 15	
<i>Personal Decision Making</i> - Lesson 7	Determine fixed costs, variable costs, unit costs and profits as percent of price.
<i>Personal Finance Economics (3-5)</i> - Lesson 3	Focus is the computation of marginal costs and marginal revenues.
<i>Personal Finance Economics (6-8)</i> - Lesson 4	Focus is the performance of calculations relating to simple and compound interest.
<i>Personal Finance Economics (6-8)</i> - Lesson 5	Focus is on calculation of interest with various amounts, rates, and time in which money remains in savings.
<i>Personal Finance Economics (6-8)</i> - Lesson 6	Focus is on calculation of interest on credit used in buying goods and services.

<i>Personal Finance Economics (6-8) - Lesson 7</i>	Focus is on calculating an interest rate for banks which covers their cost and includes a profit.
<i>Personal Finance Economics (6-8) - Lesson 10</i>	Focus is on computing the marginal benefit, marginal cost, and opportunity cost of completing high school, completing some college and completing a college degree.
<i>Personal Finance Economics (9-12) - Lesson 2</i>	Focus is on reading a pie graph, determining gross & net pay and doing calculations related to a budget.
<i>Personal Finance Economics (9-12) - Lesson 3</i>	Focus is on using arithmetic processes (addition, subtraction, multiplication and division) to solve shopping decision comparing marginal costs and marginal benefits of various choices.
<i>Personal Finance Economics (9-12) - Lesson 4</i>	Focus is on using mathematical processes to make decisions relevant to choosing goods and services for the prom with limited money resources.
<i>Personal Finance Economics (9-12) - Lesson 5</i>	Focus is on using mathematical processes to compute the effect of compound interest on savings.
<i>Personal Finance Economics (9-12) - Lesson 6</i>	Focus is on using mathematical processes to compute gains or losses on various investment/savings options.
<i>Personal Finance Economics (9-12) - Lesson 7</i>	Focus is to use percentages and other arithmetic process for budgeting activities, including the determination of interest.

ECONOMICS AND PERSONAL FINANCE

Standard I—Identify opportunity costs and trade-offs involved in making choices about how to use scarce economics resources.

LESSON(S)	FOCUS
<i>Learning From The Market - Lesson 9</i>	Focus on application of opportunity cost when buying on margin and selling short are used for stock transactions.
<i>Learning From The Market – Lesson 11</i>	Focus on application of cost benefit analysis to different savings options.

<i>Personal Decision Making - Lesson 1</i>	Focus on how opportunity costs and trade-offs are applicable in making personal decision regarding the scarcity of money and time.
<i>Personal Decision Making - Lesson 5</i>	Focus on how scarcity and opportunity cost affect the supply and demand of goods and services.
<i>Personal Decision Making - Lesson 6</i>	First part of lesson focuses on how scarcity and opportunity cost relate to the spending of income.
<i>Personal Decision Making - Lesson 9</i>	Focus on marginalism as it applies to the collective bargaining process.
<i>Personal Decision Making - Lesson 10</i>	Focus on application of the opportunity cost concept to a consumer credit situation.
<i>Personal Finance Economics (3-5) - Lesson 1</i>	Focus on scarcity as it applies to consumer purchases.
<i>Personal Finance Economics (3-5) - Lesson 2</i>	Focus on opportunity costs as it applies to consumer spending.
<i>Personal Finance Economics (3-5) - Lesson 3</i>	Focus on comparing marginal costs with marginal benefits for spending and time management situations.
<i>Personal Finance Economics (3-5) - Lessons 5, 6, and 7</i>	Focus on opportunity costs and trade-offs of a savings decision.
<i>Personal Finance Economics (3-5) - Lessons 8 and 9</i>	Focus on opportunity cost and cost benefit analysis of a credit decision.
<i>Personal Finance Economics (3-5) - Lesson 10</i>	Focus on opportunity costs involved in developing a personal budget.
<i>Personal Finance Economics (6-8) - Lesson 2</i>	Focus on using trade-offs and marginalism in creating a budget for a party.
<i>The Stock Market Game Guide - Lesson 4</i>	Focus on applying cost/benefit analysis to purchase of a limited number of stocks from the myriad number of stocks which are available.
<i>Personal Finance Economics (6-8) - Lesson 3</i>	Focus on identifying the trade-offs and opportunity costs of spending decisions.
<i>Personal Finance Economics (6-8) - Lesson 4</i>	Focus on application of trade-offs and opportunity cost to savings decisions.
<i>Personal Finance Economics (6-8) - Lesson 5</i>	Focus on application of marginalism in relationship to amounts saved, different rates of return and different time for savings plans.
<i>Personal Finance Economics (6-8) - Lesson 6</i>	Focus on application of opportunity cost to using credit.

<i>Personal Finance Economics (6-8) - Lesson 7</i>	Focus on application of opportunity cost to choosing a savings plan by the saver and opportunity costs faced by bankers in issuing credit.
<i>Personal Finance Economics (6-8) - Lesson 9</i>	Focus on application of opportunity cost and trade-offs to the budgeting process.
<i>Personal Finance Economics (6-8) - Lesson 10</i>	Focus on application of opportunity costs and marginalism to human capital decisions.
<i>Personal Finance Economics (9-12) - Lesson 2</i>	One main focus is the opportunity cost of an investment in human capital.
<i>Personal Finance Economics (9-12) - Lesson 3</i>	Focus is on the utilization of marginal cost-benefit analysis in making spending, savings, and borrowing decisions.
<i>Personal Finance Economics (9-12) - Lesson 4</i>	Focus on marginalism, and opportunity costs in making decisions relevant to choosing goods and services for the prom with limited money resources.
<i>Personal Finance Economic (9-12) - Lesson 5</i>	One focus is the opportunity cost of savings instead of spending with special attention to savings plans that have compound interest.
<i>Personal Finance Economic (9-12) - Lesson 6</i>	Focus is on trade offs between various types of savings/investing options.
<i>Personal Finance Economic (9-12) - Lesson 7</i>	Focus is on the opportunity costs of using credit.
<i>Personal Finance Economics (9-12) - Lesson 9</i>	Focus is on the opportunity costs and trade-offs of buying various types of insurance.

Standard II—Use a rational decision-making process as it applies to the roles of citizens, workers, and consumers.

LESSON(S)	FOCUS
<i>Personal Decision Making - Lessons 1 and 2</i>	Focus is on using the decision making a choice as to how to use one's time.
<i>Personal Decision Making - Lesson 3</i>	Focus on application of decision-making process in the goal setting process.
<i>Personal Decision Making - Lesson 11</i>	Focus on using the problem-solving process for making a housing decision.
<i>Personal Decision Making - Lesson 13</i>	Focus on applying the decision making process to health care issues.
<i>Personal Decision Making – Lesson 14</i>	Application of the decision making process to investing and saving decisions.
<i>The Stock Market Game Guide - Lesson 16</i>	

<i>Personal Finance Economics (3-5) - Lesson 7</i>	Focus on using the decision-making process for choosing a savings option.
<i>Personal Finance Economics (6-8) - Lesson 1</i>	Application of decision-making process (cost/benefit analysis) to the purchase of a good.
<i>Personal Finance Economics (6-8) - Lesson 3</i>	Application of decision making process with special attention given to identifying alternative solutions, listing criteria, and evaluating alternative using opportunity costs/trade-offs.
<i>Personal Finance Economics (6-8) - Lesson 8</i>	Application of problem solving process to selection of individuals who are good credit risks using the four C's of credit as the criteria.
<i>Personal Finance Economics (9-12) - Lesson 1</i>	Application of problem-solving process to various situations confronted by students.

Standard III—Explain the importance of productivity and discuss how specialization, division of labor, savings, investment in capital goods and human resources, and technological change affect productivity.

LESSON(S)	FOCUS
<i>Learning From The Market - Lesson 15</i>	Focus on both physical and human capital.
<i>Learning From The Market - Lesson 18</i>	Focus is on specialization, productivity, and standard of living.
<i>Learning From The Market - Lesson 19</i>	Focus is on savings and investment and their effect on economic growth.
<i>The Stock Market Game Guide - Lesson 9</i>	
<i>Personal Finance Economics (6-8) - Lesson 10</i>	Focus on the marginal costs and benefits of human capital investment.
<i>Personal Finance Economics (9-12) - Lesson 2</i>	One focus is on human capital development in relationship to supply/demand dimensions in a labor market. Another focus is on the relationship of education/training, income and standard of living.
<i>The Stock Market Game Guide - Lesson 2</i>	Focus is on importance of trade provided by a stock exchange.
<i>The Stock Market Game Guide - Lesson 15</i>	One focal point is the uses of profits.

Standard IV—Explain why societies develop economic systems, identify the basic features of different economics systems, and discuss the major features of the U.S. economy.

LESSON(S)	FOCUS
<i>Learning From The Market - Lesson 4</i>	Focus is on characteristics of our market economy.
<i>The Stock Market Game Guide - Lesson 7</i>	

<i>Learning From The Market</i> - Lesson 17	Focus is on factors of production, circular flow and interdependence.
<i>The Stock Market Game Guide</i> - Lesson 4	Focus is on the degree of consumer sovereignty in the U.S. Economy.
<i>Personal Decision Making</i> - Lesson 12	

Standard V–Explain the role of the core economic institutions and incentives in the U.S. economy.

LESSON(S)	FOCUS
<i>Learning From The Market</i> - Lesson 1	Focus of lesson is on the stock exchanges (private business) and the role of government in regarding the stock market.
<i>Learning From The Market</i> - Lesson 3	Focus is on corporations, profits and risks.
<i>The Stock Market Game Guide</i> - Lessons 1, 11 and 12	
<i>Learning From The Market</i> - Lesson 2 and 20	Focus on characteristics of different forms of business ownership.
<i>The Stock Market Game Guide</i> - Lesson 6	Focus is on incentives for investing in the stock market.
<i>Learning From The Market</i> - Lesson 10	

Standard VI–Explain the role of exchange and money in an economic system and describe the effect of interdependence on economic activity.

LESSON(S)	FOCUS
<i>Personal Finance Economics (6-8)</i> – Lesson 7	Focus on interdependence between savers and borrowers and banking institutions.
<i>The Stock Market Game Guide</i> - Lesson 8	
<i>Personal Finance Economics (9-12)</i> - Lesson 10	Focus is on how various fiscal and monetary policies as well as macroeconomic conditions affect spending and savings patterns of consumers.
<i>The Stock Market Game Guide</i> - Lesson 14	Focus on interdependence of both internal and external factors on the value of a stock.

Standard VII–Describe the role of markets and prices in the U.S. economy.

LESSON(S)	FOCUS
<i>Learning From The Market</i> - Lesson 1	Focus is on the rise and fall of stock prices.
<i>The Stock Market Game Guide</i> - Lesson 3	
<i>Learning From The Market</i> - Lesson 13	Focus is on pricing of stock as well as the concept that buying stocks is not a zero sum game.

<i>Personal Decision Making - Lesson 5</i>	Focus is on how the pricing mechanisms allocates resources through the working of a market.
<i>Personal Decision Making - Lesson 7</i>	Focus is on fixed and variable costs and how prices are determined in a market economy.
<i>Personal Decision Making - Lesson 10</i>	Focus is on use of a rational method for choosing credit.
<i>Personal Decision Making - Lesson 11</i>	Focus is on a rational approach for making a choice for housing.

Standard VIII—Analyze the role of the law of supply and demand in the U.S. economy.

LESSON(S)	FOCUS
<i>Learning From The Market - Lesson 6</i>	
<i>The Stock Market Game Guide - Lesson 13</i>	Focuses is on demand and supply and market-clearing prices.
<i>Personal Decision Making - Lesson 4</i>	Demonstration of supply and demand in two labor markets.
<i>Personal Decision Making - Lesson 5</i>	Focus is on how different dimensions of supply and demand affect markets and pricing.
<i>Personal Finance Economics (3-5) - Lesson 4</i>	Focus is on some determinants of demand as well as substitutes and complement goods and services.
<i>Personal Finance Economics (9-12) - Lesson 2</i>	One focal point is on how the supply/demand of labor in various occupations affects the pay for those occupations.
<i>Personal Finance Economics (9-12) - Lesson 8</i>	Focus on how supply and demand affect the price of credit in the marketplace.

SAVINGS & INVESTING

Standard X—Manage limited personal financial resources and recognize that more of the wants and needs of members of a society can be satisfied if wise consumer decisions are made.

LESSON(S)	FOCUS
<i>Learning From The Market - Lesson 1</i>	Focus is on the nature of the stock market.
<i>Learning From The Market - Lesson 3</i>	Focus is on nature of stock ownership.
<i>The Stock Market Game Guide - Lesson 1</i>	
<i>Learning From The Market - Lesson 5</i>	Focus is on different stock exchanges and trading on those exchanges.

<i>Learning From The Market</i> - Lesson 7	Focus is on being able to read the stock table in order to buy and sell stocks.
<i>The Stock Market Game Guide</i> - Lesson 3	
<i>Learning From The Market</i> - Lesson 8	Focus is how to determine gain or loss on an investment.
<i>Learning From The Market</i> - Lesson 9	Focus is on buying stocks on margin.
<i>Learning From The Market</i> - Lesson 11	Focus is on compound interest, saving and savings account.
<i>Learning From The Market</i> - Lesson 12	Focus is on risk and safety dimensions of savings and investing.
<i>Learning From The Market</i> - Lesson 14	Focus on strategies for stock selection.
<i>Learning From The Market</i> - Lesson 15	Focus is on diversification of stock investments.
<i>Learning From The Market</i> - Lesson 16	Focus is on how to use different indexes when investing in the stock market.
<i>Learning From The Market</i> - Lessons 21 and 22	Focus is on using different ratios for evaluating a firm through analysis of annual reports.
<i>The Stock Market Game Guide</i> - Lesson 15	
<i>Learning From The Market</i> - Lesson 23	Focus on how macroeconomic conditions can affect investing and savings decisions.
<i>Personal Decision Making</i> - Lesson 14	Focus is on various savings and investment plans with attention to making choices as to where to put savings and investing dollars.
<i>The Stock Market Game Guide</i> - Lessons 16	
<i>Personal Finance Economics (3-5)</i> - Lessons 5, 6, and 7	Focus is on reasons for savings, choosing savings goals from various alternatives, and making choices among savings and investing plans.
<i>Personal Finance Economics (6-8)</i> - Lesson 4	Focus on differences between savings with simple and compound interest.
<i>Personal Finance Economics (6-8)</i> - Lesson 5	Focus is on differences between interest earned with variables being amount saved, rate of return, and length of time money is in savings plan.
<i>Personal Finance Economics (9-12)</i> - Lesson 5	Focus is the function of time and how it affects the growth of savings with compound interest.
<i>Personal Finance Economics (9-12)</i> - Lesson 6	Focus is on making decisions amongst various investing/savings options considering trade offs between and among risk, level of liquidity and time.
<i>The Stock Market Game Guide</i> - Lesson 2	Focus is on the trading process on the New York Stock Exchanges, including different buy/sell procedures.

<i>The Stock Market Game Guide - Lesson 3</i>	Part of the focus is on developing an understanding of the Dow Industrial Average and using it.
<i>The Stock Market Game Guide - Lesson 5</i>	Focus is on ways to categorize stocks into various industrial groups.
<i>The Stock Market Game Guide - Lesson 10</i>	Focus is on primary and secondary markets for stocks.
<i>The Stock Market Game Guide - Lessons 11 and 12</i>	Focus on the relationship of profitability of a firm and the market value of its stock.
<i>The Stock Market Game Guide - Lesson 14</i>	Focus is on how various internal factors of the firm as well as external variables can affect the value of a stock.
<i>The Stock Market Game Guide - Lesson 17</i>	Focus is on considering the effects of an inflationary bias in selecting saving and inventory instruments.
<i>The Stock Market Game Guide - Lesson 18</i>	Focus is on the differing goals of long-term and short-term investors.
<i>SMG Teachers' Guide to the Internet – Chapter 4, Activity: “Who Owns What?”</i>	Focus is on finding via the Internet the parent companies of many name brand products enjoyed by young people.
<i>SMG Teachers' Guide to the Internet – Chapter 4, Activity: “Why Go Public?”</i>	Focus is on difference between a publicly and privately traded firm.
<i>SMG Teachers' Guide to the Internet – Chapter 4, Activity: “What is the Economic Weather?”</i>	Focus is on showing the relationship between inflation, unemployment, prime lending rate and the movement of the stock market.

SPENDING PLANS

LESSON(S)	FOCUS
<i>Personal Decision Making - Lesson 6</i>	Focus is on developing and using a money management plan or budget for an individual.
<i>Personal Finance Economics (3-5) - Lesson 10</i>	
<i>Personal Finance Economics (6-8) - Lesson 2</i>	Focus is on development of a budget for a party.
<i>Personal Finance Economics (6-8) - Lesson 9</i>	Focus is on development of a budget for a young married couple.
<i>Personal Finance Economics (9-12) – Lesson 2</i>	Focus is on the development of budgets for those with different occupations.

SHOPPING DECISIONS

LESSON(S)	FOCUS
<i>Personal Decision Making - Lesson 12</i>	Discriminate between non-informative and informative advertising in order to gain information about goods and services.
<i>Personal Finance Economics (3-5) - Lesson 4</i>	Focus on ways to distinguish between fact and opinion advertising.

BUYING GOODS AND SERVICES

LESSON(S)	FOCUS
<i>Personal Decision Making - Lesson 13</i>	Focus is on the process for buying services with special attention given to healthcare services.
<i>Personal Finance Economics (3-5) - Lessons 1, 2, and 3</i>	Focus on a rational process for making spending decisions.
<i>Personal Finance Economics (6-8) – Lessons 1 and 3</i>	Application of decision-making process to the purchase of goods.
<i>Personal Finance Economics (9-12) - Lesson 1</i>	Application of decision-making process to the purchase of a particular product.
<i>Personal Finance Economics (9-12) - Lesson 3</i>	Focus is on the use of marginal analysis when buying goods and services.
<i>Personal Finance Economics (9-12) - Lesson 4</i>	Focus is on choosing goods and services for a prom which are consistent with one's tastes and preference as well as with one's budget.

BUYING ON CREDIT

LESSON(S)	FOCUS
<i>Personal Finance Economics (3-5) - Lesson 8 and 9</i>	Focus on process for making sound credit decisions.
<i>Personal Finance Economics (6-8) - Lesson 6</i>	Focus is on making decisions as to using and not using credit for various purchases.
<i>Personal Finance Economics (6-8) - Lesson 7</i>	Focus on factors which determine the costs of credit.
<i>Personal Finance Economics (6-8) - Lesson 8</i>	Focus is on the credit application process and the four C's of credit.

<i>Personal Finance Economics (9-12) - Lesson 7</i>	Focus is on the cost and benefits of choosing credit in making purchases.
<i>Personal Finance Economics (9-12) - Lesson 8</i>	Focus is on the variety of sources for credit including the need to comparison shop for the APR.

PROTECTING AGAINST RISK

LESSON(S)	FOCUS
<i>Personal Finance Economics (9-12) – Lesson 9</i>	Focus on making choices among many types of insurance given limited money resources.

Standard XI–Explain how the U.S. economy functions as a whole and describe macroeconomic measure of economics activity such as gross domestic product, unemployment and inflation.

LESSON(S)	FOCUS
<i>Learning From The Market - Lesson 23</i>	Focus is on the business cycle and on various macroeconomics measures.
<i>The Stock Market Game Guide - Lesson 17</i>	Focus is on the CPI and how inflationary considerations should effect savings and investing decisions.
<i>SMG Teachers’ Guide to the Internet – Chapter 4, Activity: “What is the Economic Weather?”</i>	Focus is on showing the relationship of changes in inflation, unemployment and rates of interest to movement of the stock market.

Standard XII–Discuss the role of government in an economic system, especially the necessary and desirable role of government in the U.S. economy.

LESSON(S)	FOCUS
<i>Personal Finance Economics (9-12) - Lesson 10</i>	Focus is on how fiscal and monetary policies affect consumer saving and spending.
<i>SMG Teachers’ Guide to the Internet – Chapter 4, Activity: “Are Gas Stocks Pumped Up?”</i>	Focus on the role of taxes in the pricing of gas to the consumer.

Standard XIII–Described rights and responsibilities of citizens in the U.S. economy, including their role in making decisions through the political process that affect the allocation of limited personal and public resources to meet individual and societal needs and wants.

LESSON(S)	FOCUS
<i>Personal Decision Making</i> - Lesson 8	Focus on the role of government in the economic system along the citizens responsibilities is determining those roles.

Standard XIV–Examine the importance of economic relationships among nations and discuss the role of international trade and investment and international monetary relations in the global economy.

LESSON(S)	FOCUS
<i>Personal Decision Making</i> - Lesson 15	Focus on exchange rates and why they fluctuate in value in relationship to one another and restrictions on trade.

ENTREPRENEURSHIP EDUCATION

Standard IV–Identify and use the Necessary Financial Competencies needed by an entrepreneur.

LESSON(S)	FOCUS
<i>Learning From The Market</i> - Lesson 20	Focus on sources of finance for different forms of business ownership.

INTERNATIONAL BUSINESS

Standard III– Describe the social, cultural, political, legal and economic factors that shape and impact the international business environment.

LESSON(S)	FOCUS
<i>Personal Decision Market</i> - Lesson 15	One focus is a section on trade barriers and how they affect businesses, consumers, and governmental units.

Standard V–Explain the role, importance, and concepts of international finance and risk management.

LESSON(S)	FOCUS
<i>Learning From The Market</i> - Lesson 24	Focus in how international developments can and do affect stock prices.
<i>Personal Decision Making</i> - Lesson 15	Focus on the rates of exchange and why the decrease and increase in value.

Standard IX–Identify forms of business ownership and entrepreneurial opportunities available in international business.

LESSON(S)	FOCUS
<i>Learning From The Market</i> - Lesson 2	Focus on different kinds of business ownership.
<i>The Stock Market Game Guide</i> - Lesson 6	

SMG WORLDWIDE CURRICULUM RESOURCES

The Stock Market Game Guide: Classroom Activities

This binder includes 18 lesson plans for middle and high school students. Field-tested by teachers and reviewed by economics educators, each lesson provides a brief overview, a description of the lesson's economic content, a list of learning objectives for students, vocabulary, and classroom activities for the teacher. TO ORDER PLEASE CONTACT THE SECURITIES INDUSTRY FOUNDATION FOR ECONOMIC EDUCATION (212)618-0519.

SMG Teacher's Guide to the Internet

This guide contains an array of activities, tips, and recommendations on how to integrate the Internet into the classroom through the SMG program. For beginners and more advanced users, the Guide explains everything teachers need to know about the Internet and demonstrates how they can incorporate this knowledge to enrich and enliven daily classroom lessons. TO ORDER PLEASE CONTACT THE SECURITIES INDUSTRY FOUNDATION FOR ECONOMIC EDUCATION (212)618-0519.

Learning From the Market

This curriculum guide is designed to help teachers connect SMG WORLDWIDE, The Stock Market Game™ to their school's curriculum through 24 classroom-tested lessons. Curriculum areas addressed include business, language arts, mathematics, economics, and social studies. Instructional and assessment materials are included. TO ORDER PLEASE CONTACT: THE NATIONAL COUNCIL ON ECONOMIC EDUCATION (800) 338-1192, EXT. 763.

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Produced by PBS's acclaimed Nightly Business Report, this video follows the stock trading process from the buyer to the broker to the exchange floor. Provides the basic "do's" and "don'ts," tells how to read a stock listing, explains futures and options, and the effects of program trading. TO ORDER CALL 800-535-5864.

NYSE: It All Starts Here

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Stock Market Game Adventure

A fast-paced, eight-minute video designed to motivate students to learn about the world of stocks in our financial system. Sponsored by Fidelity Investments, the video features Wall Street guru, Peter Lynch. TO ORDER PLEASE CONTACT YOUR LOCAL SMG COORDINATOR.

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This 110-minute video reviews: what is a stock, how Wall Street works, interpreting financial statements, reading stock tables, investing and trading growth stocks, bonds, money market instruments, and technical analysis. TO ORDER PLEASE CONTACT: LIBERTY PUBLISHING CO., P.O. BOX 4248, DEERFIELD, FL 33442, OR CALL 954-360-9000