

CURRICULUM MAP / COURSE PACING GUIDE

Course		Instructor	School	Semester/Year	
Economic and Personal Finance		Mr. Denton	Ashe County High School	Spring 2027	
Unit	UNIT (Learning Segment*) FOCUS	OVERARCHING CONCEPTS	NC CONTENT STRAND STANDARDS	INQUIRY INDICATORS	PACING
1	What even is “Economics”? Basics of micro/macroeconomics, different types of economies, resources, scarcity, and economic philosophers.	• Economies • Markets • Economic Factors • Economic Decisions	<i>Main Strand for Standard:</i> • EPF.E.1.1 Compare how individuals and governments utilize scarce resources in traditional, command, market, and mixed economies. <i>Supporting Standards :</i> • EPF.E.1.2 Distinguish market structures in terms of economic characteristics and the roles they play in decision-making and opportunity costs. • EPF.E.1.3 Explain how supply and demand determine equilibrium price and quantity produced. • EPF.E.1.4 Compare the ways in which incentives and profits influence what is produced and distributed in a market system.	<i>Main Inquiry Indicator</i> • (enter indicator name) <i>Supporting Indicators</i> • (enter indicator name)	7
2	<i>Economics Under a Microscope</i> Circular flow, markets, supply+demand, businesses, and government regulations.	• Buyers • Sellers • Markets • Economic Institutions • Policies • Governmental Role in Regulation • Economic Stabilization	<i>Main Strand for Standard:</i> • EPF.E.2.2 Summarize basic microeconomic indicators and how they vary over the course of a business cycle. <i>Supporting Standards :</i> • EPF.E.2.3 Explain how fiscal policy and monetary policy influence overall levels of employment, interest rates, production, price level, and economic growth.	<i>Main Inquiry Indicator</i> • (enter indicator name) <i>Supporting Indicators</i> • (enter indicator name)	11

3	<i>The Bigger Picture</i> Business cycle, GDP, unemployment, inflation, fiscal policy, and environmental policy.	• Role • Government • Economic Institutions • Develop • Implement • Economic Stabilization • Policies	<i>Main Strand for Standard:</i> • EPF.E.2.1 Summarize basic macroeconomic indicators and how they vary over the course of a business cycle. <i>Supporting Standards :</i> • EPF.E.2.3 Explain how fiscal policy and monetary policy influence overall levels of employment, interest rates, production, price level, and economic growth. • EPF.E.2.4 Differentiate organizations in terms of their roles and functions in the United States economy. • EPF.E.3.2 Explain how government regulation impacts market activity. • EPF.E.3.1 Identify the role the government plays in providing a legal structure to protect property rights and enforce contracts.	Main Inquiry Indicator • (enter indicator name) <i>Supporting Indicators</i> • (enter indicator name)	9
4	<i>The Global Economy</i> Comparative advantage, globalization, local economy, tariffs, free trade, protectionism, and trade blocs.	• Government • Governmental Role in Regulation • Economic Interdependence • Nations • Factors • Impact • Buyers • Sellers • Laws	<i>Main Strand for Standard:</i> • EPF.E.4.1 Explain the impact of trade on the interdependence between nations. <i>Supporting Standards :</i> • EPF.E.4.2 Explain how North Carolina contributes to and benefits from the United States and world economies.	Main Inquiry Indicator • (enter indicator name) <i>Supporting Indicators</i> • (enter indicator name)	6

5	<i>Taxes and How to Do Them</i> Types of taxes, types of tax forms, exemptions, resources and process of filing taxes, and what your taxes do.	• Government • Purpose • Function • Impact • Income	<i>Main Strand for Standard:</i> • EPF.E.3.3 Explain how taxes and fees fund government goods and services. <i>Supporting Standards :</i> • EPF.FP.1.1 Compare various investing strategies and tax implications for their potential to build wealth.	Main Inquiry Indicator • (enter indicator name) <i>Supporting Indicators</i> • (enter indicator name)	4
6	<i>Managing Your Cash and Credit</i> Banks, credit unions, savings, credit, types of loans, debt, and insurance.	• Money Management • Skills • Strategies • Saving	<i>Main Strand for Standard:</i> • EPF.MCM.2.3 Compare costs and benefits of cash, debit, payment applications, and credit card transactions in terms of interest rates, fees, penalties, costs, and benefits. <i>Supporting Standards :</i> • EPF.MCM.3.1 Compare credit sources and services. • EPF.MCM.3.2 Explain how debt management and creditworthiness impact an individual's ability to become a responsible consumer and borrower. • EPF.MCM.3.3 Summarize the advantages and disadvantages of debt. • EPF.MCM.3.4 Classify the various types of insurance and estate planning including the benefits and consequences. •	Main Inquiry Indicator • (enter indicator name) <i>Supporting Indicators</i> • (enter indicator name)	9
7	<i>College, Careers, and Costs</i> Fields of work, education/training, financial aid, cover letters/resumes, and interviewing.	• Relationship • Education • Income • Career • Lifestyle • Financial Decisions	<i>Main Strand for Standard:</i> • EPF.IE.1.1 Explain how education, income, career, and life choices impact an individual's financial plan and goals.	Main Inquiry Indicator • (enter indicator name) <i>Supporting Indicators</i> • (enter indicator name)	14

			<i>Supporting Standards :</i> ● EPF.IE.1.2 Differentiate career and education options after high school in terms of desired lifestyle. ● EPF.IE.1.3 Identify the costs of postsecondary education and the potential increase in income from a career of choice. ● EPF.IE.1.4 Compare strategies which can minimize the costs of postsecondary education.		
8	<i>Planning Ahead</i> Budgets, investing, stocks/bonds, mutual funds, housing, and retirement.	● Money Management ● Skills ● Strategies ● Financial Decisions ● Value ● Plan ● Process ● Saving ● Investing	<i>Main Strand for Standard:</i> ● EPF.MCM.1.2 Critique income and spending plans in terms of age, individual needs, and available resources. <i>Supporting Standards :</i> ● EPF.IE.1.5 Summarize various types of income. ● EPF.MCM.1.3 Compare the costs and benefits of renting, leasing, or owning. ● EPF.MCM.1.4 Compare various types of mortgages. ● EPF.FP.1.2 Identify factors (i.e. income, budget, cost of living, experiences) that influence financial planning.	Main Inquiry Indicator ● (enter indicator name) <i>Supporting Indicators</i> ● (enter indicator name)	10
9	<i>How to be a Smart Consumer</i> Personal consumption, ads, scams, identity theft, consumer protection, and laws.	● Governmental Role in Regulation ● Money Management ● Skills ● Strategies ● Concepts ● Factors ● Individuals ● Financial Decisions ● Consumer ● Rights ● Responsibilities	<i>Main Strand for Standard:</i> ● EPF.MCM.1.1 Explain how fiscally responsible individuals create and manage a spending plan. <i>Supporting Standards :</i> ● EPF.CC.1.1 Explain how advertising, social media, and business practices impact consumer decisions.	Main Inquiry Indicator ● (enter indicator name) <i>Supporting Indicators</i> ● (enter indicator name)	7

		• Buyers • Sellers • Consumer Protection • Laws	• EPF.CC.1.2 Identify information, reviews, and reports consumers use to make financial decisions. • EPF.CC.1.3 Explain how consumer-driven decisions impact the economy • EPF.CC.2.1 Explain how consumer protection laws contribute to the empowerment of the individual. • EPF.CC.2.2 Summarize various types of fraudulent solicitation and business practices. • EPF.CC.2.3 Summarize ways consumers can protect themselves from fraudulent and deceptive practices.		
Flex Time / Loss of Instructional Days					4
Final Exam Review					2
Final Exam Administration					1
Total					77