



Correlation of

***Contemporary Economics, Florida Edition,***  
**by William A. McEachern, © 2024,**  
**ISBN: 9780357544198**

to

**Florida**  
**Social Studies Standards**  
**Economics with Financial Literacy - Access Points**

**Correlation to the Florida Social Studies Standards, Economics with Financial Literacy Access Points**  
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**National Geographic Learning | Cengage**

Access Points	Student Material References
<b>Economics</b>	
<b>SS.912.E.1</b> Understand the fundamental concepts relevant to the development of a market economy.	
SS.912.E.1.In.a Identify examples of factors of production, such as land, labor, and capital.	7–10
SS.912.E.1.In.b Identify the impact of scarcity, choice, and opportunity costs on the production of goods and services.	5–6, 8–9, 21–26, 34–35, 44–50
SS.912.E.1.In.c Identify differences in the major characteristics of the market, command, and mixed economic systems.	34–42, 72–73, 76
SS.912.E.1.In.d Describe how the interaction between supply and demand affects the price of a product.	101–148, 162, 168–182
SS.912.E.1.In.e Identify forms of business organization, such as sole proprietorship, partnership, and corporation.	242–259
SS.912.E.1.In.f Identify differences between a monopoly and pure competition market structure.	74–76, 79, 203–218
SS.912.E.1.In.g Identify factors that determine the price of a good or service, such as fixed and variable costs.	15–17, 154–156
SS.912.E.1.In.h Identify characteristics of price and non-price competition, such as discounts and rebates, and quality and extra service.	168–171, 184–185, 204–205, 209–210
SS.912.E.1.In.i Identify factors that determine the earnings of workers, such as minimum wage, the market value of the product, and worker productivity.	187, 273–277
SS.912.E.1.In.j Identify that the government uses taxation and oversight of government spending to support the economy.	76, 530–546
SS.912.E.1.In.k Identify that the Federal Reserve controls interest rates to affect economic growth.	3, 10, 11, 12, 13, 15, 16, 17, 18, 19, 572–578, 593–622
SS.912.E.1.In.l Identify changes in the business cycle, such as peak, contraction-unemployment, trough, and expansion-inflation.	408–413
SS.912.E.1.In.m Describe the basic functions of money in the United States.	581–586, 595–598, 601–614
SS.912.E.1.In.n Identify major differences between credit, savings, and investment services.	336–345, 360–378
SS.912.E.1.In.o Identify sources of information on investments, such as stocks, bonds, and mutual funds.	368–376
SS.912.E.1.In.p Identify a budget plan that includes wages for a specific career, ongoing expenses, and a plan for purchasing a major item.	329–334
SS.912.E.1.Pa.a Recognize that products are made from resources.	1, 2, 3, 4, 5, 9, 14, 21

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<b>Access Points</b>	<b>Student Material References</b>
SS.912.E.1.Pa.b Recognize examples of scarcity and choice.	1, 2, 3, 4, 5, 9 14, 21, 44–50
SS.912.E.1.Pa.c Recognize that goods are produced because people want or need them (supply and demand).	101–148, 162, 168–182
SS.912.E.1.Pa.d Recognize that goods are produced because people want or need them (supply and demand).	101–148, 162, 168–182
SS.912.E.1.Pa.e Recognize that some businesses are owned by people.	242–259
SS.912.E.1.Pa.f Recognize a basic characteristic of a market structure, such as buyers and sellers.	1, 2, 4, 5, 7, 11, 12, 15, 20
SS.912.E.1.Pa.g Recognize that goods are produced because people want or need them (supply and demand).	4, 5, 6, 7–10, 11, 12, 14, 21
SS.912.E.1.Pa.h Recognize that products have different prices.	101–148, 162–182
SS.912.E.1.Pa.i Recognize that workers receive wages.	187, 273–277
SS.912.E.1.Pa.j Recognize that the government makes rules about money.	3, 15, 16, 17, 18, 19, 572–578, 593–622
SS.912.E.1.Pa.k Recognize that the government makes rules about money.	3, 15, 16, 17, 18, 19, 572–578, 593–622
SS.912.E.1.Pa.l Recognize a change in the business cycle, such as growth (peak).	408–413
SS.912.E.1.Pa.m Recognize a use for money in the United States.	581–586, 595–598, 601–614
SS.912.E.1.Pa.n Recognize that money in a bank can be withdrawn.	362–366, 372, 575, 582, 585–585
SS.912.E.1.Pa.o Recognize the purpose of saving money.	336–345, 362–376, R11–R12
SS.912.E.1.Pa.p Recognize a plan (budget) to save and spend money.	329–334, R3–R4
SS.912.E.1.Su.a Recognize examples of factors of production, such as land, labor, and capital.	7–10
SS.912.E.1.Su.b Identify an example of scarcity, choice, and trade-offs in the production of goods.	1, 2, 3, 4, 5, 9 14, 21, 44–50
SS.912.E.1.Su.c Recognize a major characteristic of the market and the command economic systems.	35–39
SS.912.E.1.Su.d Identify examples of the interaction between supply and demand.	17–18, 127, 135–136, 145–146, 543–544
SS.912.E.1.Su.e Recognize forms of business organization, such as sole proprietorship, partnership, or corporation.	243–254
SS.912.E.1.Su.f Recognize a difference between a monopoly and pure competition market structure.	37, 208, 220
SS.912.E.1.Su.g Recognize factors that determine the price of a good or service, such as fixed costs.	101–148, 152, 153–154, 162, 168–182, 214

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Access Points	Student Material References
SS.912.E.1.Su.h Recognize an example of price and non-price competition, such as discounts or extra service.	108
SS.912.E.1.Su.i Recognize that the earnings of workers reflect worker productivity.	298, 432–433, 436, 443, 666—667
SS.912.E.1.Su.j Recognize that the government uses tax money to support the economy.	2, 3, 6, 7, 8, 11, 14, 15, 17, 18, 19, 20, 21, 76, 530–546
SS.912.E.1.Su.k Recognize that the bank of the federal government (Federal Reserve) controls some interest rates.	3, 10, 11, 12, 15, 17, 18, 19, 577–578, 610
SS.912.E.1.Su.l Recognize changes in the business cycle, such as peak, contraction-unemployment, trough, and expansion-inflation.	408–415
SS.912.E.1.Su.m Identify the basic functions of money in the United States.	566–567
SS.912.E.1.Su.n Recognize a credit and savings service.	336–343, 371–372, 361, 562, 574, 583–584
SS.912.E.1.Su.o Recognize the purpose of saving and investing money.	360, 367, 368–374, R11–R12
SS.912.E.1.Su.p Recognize a budget plan that includes wages and essential expenses, such as food and housing.	329–334, R3–R4
<b>SS.912.E.2</b> Understand the fundamental concepts relevant to the institutions, structure, and functions of a national economy.	
SS.912.E.2.In.a Identify broad economic goals, such as freedom, security, and full employment.	12–15, 76, 220–221, 329–331, 530–532, 611–615, 640
SS.912.E.2.In.b Identify a public policy issue that affects the student’s community and potential consequences, such as rezoning for housing and businesses or building new roads.	97, 131, 166, 201, 231, 262, 325, 358, 495
SS.912.E.2.In.c Describe contributions of entrepreneurs, inventors, and other key individuals from various gender, social, and ethnic backgrounds in the development of the United States.	This access point is addressed throughout. For example, see: 142, 219, 258, 281, 335, 399, 435, 642, 669, 689
SS.912.E.2.In.d Identify examples of government wage and price controls, such as minimum wage and rent control.	186–188, 209–210, 277
SS.912.E.2.In.e Identify how investment in factories, machinery, technology, or people can impact productivity.	66–67, 368, 298–299, 632–633
SS.912.E.2.In.f Identify the purpose of natural monopolies regulated by the government, such as electricity and water.	74–75, 79–80, 222
SS.912.E.2.In.g Identify a common impact of inflation on society.	76, 280, 361, 403, 469–474
SS.912.E.2.In.h Identify different types of taxes, such as income, sales, and social security.	254, 501–506, 510, 512–513
SS.912.E.2.In.i Recognize the relationship between government spending and taxation and the economy.	532–560

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<b>Access Points</b>	<b>Student Material References</b>
SS.912.E.2.In.j Identify a function of the Federal Reserve System, such as to control interest rates and the money supply and supervise banking institutions.	572–579
SS.912.E.2.In.k Describe an example of the economic impact of positive and negative side effects (externalities) on the environment.	37, 39, 62, 78–82, 505–506
SS.912.E.2.In.l Identify the flow of money in a local economy, including the individual and household, businesses, banks, government, and international trade.	17–19
SS.912.E.2.Pa.a Recognize a reason for employment.	12–15, 329–331, R4
SS.912.E.2.Pa.b Recognize the value of a community project, such as recycling.	The opportunity to address this access point exists, For example, see: 684 - collaborate small team projects.
SS.912.E.2.Pa.c Recognize an individual who has contributed to the United States.	43, 119, 258, 321, 335, 452, 484, 559
SS.912.E.2.Pa.d Recognize that government sets the minimum wage.	187, 277, 279, 491, 546
SS.912.E.2.Pa.e Recognize that investment may increase productivity.	298
SS.912.E.2.Pa.f Recognize an example of a natural monopoly, such as electricity or water.	74–75, 79–80, 222
SS.912.E.2.Pa.g Recognize that the cost of items can increase.	121–122, 144–145
SS.912.E.2.Pa.h Recognize a tax, such as sales tax.	R5–R6
SS.912.E.2.Pa.i Recognize that the government spends money.	532–560
SS.912.E.2.Pa.j Recognize that the government controls money.	3, 15, 16, 17, 18, 19, 572–578, 593–622
SS.912.E.2.Pa.k Recognize a positive or negative side effect (externality) of producing goods.	632–633, 639, 640
SS.912.E.2.Pa.l Recognize that money moves from buyer to seller.	R7–R8, 1, 2, 3, 5, 6, 7, 18, 20, 21
SS.912.E.2.Su.a Recognize a broad economic goal, such as full employment.	539
SS.912.E.2.Su.b Recognize a public policy issue that affects the student’s community and a possible consequence, such as planning for new houses.	97, 131, 166, 201, 231, 220, 262, 295, 325, 358, 495
SS.912.E.2.Su.c Identify contributions of an entrepreneur, inventor, and other key individual from various gender, social, and ethnic backgrounds in the development of the United States.	28, 71, 127, 219, 241, 258, 281, 399, 547, 600
SS.912.E.2.Su.d Recognize examples of government wage and price controls, such as minimum wage and rent control.	186–188, 209–210, 277
SS.912.E.2.Su.e Recognize that investment in factories, machinery, technology, or people can impact productivity.	66–67, 268, 298–299, 632–633
SS.912.E.2.Su.f Recognize examples of a natural monopoly, such as electricity and water.	74–75, 79–80

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SS.912.E.2.Su.g Recognize a common impact of inflation on society.	78, 280, 361, 403, 469–474
SS.912.E.2.Su.h Recognize different types of taxes, such as income, sales, and social security.	R5, 254, 501–505, 510, 512–513
SS.912.E.2.Su.i Recognize that government spending and taxation affects the economy.	532–560
SS.912.E.2.Su.j Recognize a function of the Federal Reserve System, such as to control interest rates.	572–579
SS.912.E.2.Su.k Identify an example of the economic impact of a positive and negative side effect (externality) on the environment.	37, 39, 78–82, 402, 505–506
SS.912.E.2.Su.l Recognize the movement of money in a local economy, including the individual and household, businesses, banks, and government.	Investigate Your Local Economy: 25, 53, 65, 123, 146, 170, 214, 256, 270, 306, 332, 374, 413, 437, 460, 512, 550, 574, 602, 632, 679
<b>SS.912.E.3</b> Understand the fundamental concepts and interrelationships of the United States economy in the international marketplace.	
SS.912.E.3.In.a Identify the impact of inflation on world economies, such as oil prices and the Great Depression.	76, 280, 361, 403, 469–474, 479–480. 613–614, 616
SS.912.E.3.In.b Identify economic advantages a country may have when trading with another country, such as abundant natural resources and a cheap labor force.	619–630
SS.912.E.3.In.c Identify examples of barriers to trade, such as quotas and tariffs.	224, 636–641, 656, 660, 685
SS.912.E.3.In.d Identify an example of the economic impact of positive and negative side effects (externalities) on the international environment.	80–81
SS.912.E.3.In.e Identify differences in the economies of the United States and another country, such as the standard of living and productivity.	436–438, 662–668, 667–679, 680–683
SS.912.E.3.In.f Identify that economics involves the study of how people and countries make decisions about the use of scarce resources in the most efficient way.	36–37, 184–185
SS.912.E.3.Pa.a Recognize that costs of goods and services change over time.	121–122, 144–145
SS.912.E.3.Pa.b Recognize the advantage of a trade.	52–54, 629–630, 639–640
SS.912.E.3.Pa.c Recognize a disadvantage (barrier) of a trade.	52–54, 629–630, 638–639
SS.912.E.3.Pa.d Recognize a positive or negative side effect (externality) of producing goods in the international environment.	80–81
SS.912.E.3.Pa.e Recognize an economic characteristic of daily living, such as the cost of housing.	R3, 329–334
SS.912.E.3.Pa.f Recognize that people study the economy.	12–18, 533–534, 537

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SS.912.E.3.Su.a Recognize an impact of inflation on the economy, such as oil prices.	479–480, 613–614, 616
SS.912.E.3.Su.b Recognize examples of economic advantages a country may have when trading with another country, such as abundant natural resources.	619–630
SS.912.E.3.Su.c Recognize a barrier to trade, such as quotas and tariffs.	224, 636–639
SS.912.E.3.Su.d Recognize an example of the economic impact of a positive and negative side effect (externality) on the international environment.	80–81
SS.912.E.3.Su.e Recognize a characteristic of another country’s economy, such as the standard of living.	26, 41, 76, 115, 186, 206, 236, 319, 347, 436–438, 533, 615, 638, 662–668, 677–679, 680–683
SS.912.E.3.Su.f Recognize that economics involves the study of how people and countries make decisions about the use of scarce resources in the most efficient way.	36–37, 184–185
<b>Financial Literacy</b>	
<b>SS.912.FL.1 Earning Income</b>	
SS.912.FL.1.In.a Discuss why people choose jobs other than income factors.	R4–R5
SS.912.FL.1.In.b Explain why people choose to obtain education or training as it relates to immediate and future costs.	R3
SS.912.FL.1.In.c Describe ways people make informed decisions about options by comparing the benefits and costs.	R5, R8–R9
SS.912.FL.1.In.d Describe the reasons why the job market pays workers differently.	1, 3, 5, 9, 13, 14, 15, 17, 21
SS.912.FL.1.In.e Explain the reasons why changes in the economy can cause changes in a worker’s job status or income.	R4, 13, 15, 17, 19, 21
SS.912.FL.1.In.f Identify that different taxes are paid to three levels of government to provide goods and services to individuals.	R5–R6
SS.912.FL.1.In.g Describe how income earned and income spent affect the amount of taxes paid.	R6
SS.912.FL.1.Pa.a Recognize that people choose jobs.	R4–R5
SS.912.FL.1.Pa.b Recognize why people choose to obtain education or training as it relates to immediate and future costs.	R3
SS.912.FL.1.Pa.c Recognize ways people make informed decisions about options by comparing the benefits and costs.	R5, R8–R9
SS.912.FL.1.Pa.d Recognize the reasons why the job market pays workers differently.	R5, 1, 3, 5, 9, 13, 14, 15, 17, 21
SS.912.FL.1.Pa.e Identify the reasons why the economy can cause changes in a worker’s job status or income.	R4, 13, 15, 17, 19, 21, 37, 462–464

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SS.912.FL.1.Pa.f Recognize that taxes are paid to the government to provide goods and services to individuals.	R5–R6
SS.912.FL.1.Pa.g Recognize that income earned affects the amount of taxes paid.	R6
SS.912.FL.1.Su.a Discuss why people choose jobs.	R4–R5
SS.912.FL.1.Su.b Identify why people choose to obtain education or training as it relates to immediate and future costs.	R3
SS.912.FL.1.Su.c Identify ways people make informed decisions about options by comparing the benefits and costs.	R5 R8–R9
SS.912.FL.1.Su.d Identify the reasons why the job market pays workers differently.	R5, 1, 3, 5, 9, 13, 14, 15, 17, 21
SS.912.FL.1.Su.e Identify the reasons why changes in the economy can cause changes in a worker’s job status or income.	R4, 13, 15, 17, 19, 21, 37, 462–464
SS.912.FL.1.Su.f Identify that different taxes are paid to the government to provide goods and services to individuals.	R5–R6
SS.912.FL.1.Su.g Identify how income earned affects the amount of taxes paid.	R6
<b>SS.912.FL.2 Buying Goods and Services</b>	
SS.912.FL.2.In.a Compare consumer decisions based on the price of goods or services, price of alternatives and consumer’s income.	R6, R7–R8, 22–24, 101–102, 120–121
SS.912.FL.2.In.b Explain how the consumption of goods and services can have positive and negative effects on others.	R8, 394–395
SS.912.FL.2.In.c Explain the benefits and costs of durable versus nondurable goods/products.	R9, 394–395
SS.912.FL.2.In.d Explain a way that a consumer may be influenced by how the price of a good is expressed.	101–102, 331–333
SS.912.FL.2.In.e Describe how the amount of information gathered affects the costs and benefits related to purchasing.	331–333
SS.912.FL.2.In.f Explain that people may choose to donate to charitable organizations because they gain satisfaction from donating.	R9–R10
SS.912.FL.2.In.g Explain why governments establish laws and institutions to protect consumers.	R16–R17, 346–351
SS.912.FL.2.Pa.a Participate in consumer decisions based on the price of goods or services, price of alternatives and consumer’s income as well as his or her preferences.	R6, R7–R8, 22–24, 101–102, 120–121



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<b>Access Points</b>	<b>Student Material References</b>
SS.912.FL.2.Pa.b Recognize that the consumption of goods and services can have positive and negative effects on others.	R8, 394–395
SS.912.FL.2.Pa.c Identify the difference between durable and nondurable goods/products.	R9, 394–395
SS.912.FL.2.Pa.d Recognize a way that a consumer may be influenced by how the price of a good is expressed.	101–102, 331–333
SS.912.FL.2.Pa.e Recognize that gathering information affects the costs and benefits when making purchases.	331–333
SS.912.FL.2.Pa.f Identify why people may choose to donate to charitable organizations.	R9–R10
SS.912.FL.2.Pa.g Recognize that institutions protect consumers.	R16–R17, 346–351
SS.912.FL.2.Su.a Compare consumer decisions based on the price of goods or services and the price of alternatives.	R6, R7–R9, 22–24, 101–102, 120–121
SS.912.FL.2.Su.b Identify how the consumption of goods and services can have positive and negative effects on others.	R8, 394–395
SS.912.FL.2.Su.c Describe the benefits and costs of durable versus nondurable goods/products.	R9, 394–395
SS.912.FL.2.Su.d Identify a way that a consumer may be influenced by how the price of a good is expressed.	101–102, 331–333
SS.912.FL.2.Su.e Recognize that the amount of information gathered affects the costs and benefits related to purchasing.	331–333
SS.912.FL.2.Su.f Discuss why people may choose to donate to charitable organizations.	R9–R10
SS.912.FL.2.Su.g Identify what institutions do to protect consumers.	R16–R17, 346–351
<b>SS.912.FL.3 Saving</b>	
SS.912.FL.3.In.a Discuss reasons why some people choose spending over saving.	R10
SS.912.FL.3.In.b Explain the impact of inflation on the value of money.	R11
SS.912.FL.3.In.c Explain the difference between the nominal interest rate and the real interest rate.	R11
SS.912.FL.3.In.d Compare the value of money today to the value of money in the future.	R11
SS.912.FL.3.In.e Explain how government agencies regulate financial institutions to protect the banking system.	R12

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SS.912.FL.3.In.f Explain government policies that create incentives and disincentives for people to save.	R11–R12
SS.912.FL.3.In.g Explain how employer benefit programs create incentives and disincentives to save.	R12
SS.912.FL.3.Pa.a Identify reasons why some people choose spending over saving.	R10
SS.912.FL.3.Pa.b Identify examples of the impact of inflation on the value of money.	R11
SS.912.FL.3.Pa.c Recognize nominal and real interest rates.	R11
SS.912.FL.3.Pa.d Recognize that the value of money changes over time.	R11
SS.912.FL.3.Pa.e Identify the agencies that protect the banking system.	349, 423
SS.912.FL.3.Pa.f Identify ways for people to save.	R18–R21
SS.912.FL.3.Pa.g Identify ways for employees to save.	R12
SS.912.FL.3.Su.a Describe reasons why some people choose spending over saving.	R10
SS.912.FL.3.Su.b Discuss the impact of inflation on the value of money.	R11
SS.912.FL.3.Su.c Discuss nominal and real interest rates.	R11
SS.912.FL.3.Su.d Discuss the value of money today and in the future.	R11
SS.912.FL.3.Su.e Identify how agencies regulate financial institutions to protect the banking system.	R16–R17, 72, 423
SS.912.FL.3.Su.f Identify government policies that create incentives for people to save.	R12
SS.912.FL.3.Su.g Identify ways employers provide incentives to save.	R12
<b>SS.912.FL.4 Using Credit</b>	
SS.912.FL.4.In.a Compare the cost of credit by using the annual percentage rate (APR), initial fees charged and fees charged for late payment or missed payments.	R13
SS.912.FL.4.In.b Discuss that banks offer a low introductory credit rate, which increases over time or when a payment is missed or late.	R13
SS.912.FL.4.In.c Explain the difference between secured and unsecured loans.	339
SS.912.FL.4.In.d Describe the benefits of making a down payment on a loan.	R13–R14
SS.912.FL.4.In.e Explain how credit bureau reports help lenders make credit decisions.	R14–R15, 341–342

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SS.912.FL.4.In.f Explain the concept of a credit score as it applies to obtaining a loan.	R15, 342
SS.912.FL.4.In.g Explain how employers, landlords and insurance companies use credit scores.	R14
SS.912.FL.4.In.h Explain the consequences of failure to repay a loan.	R14–R15, 342–343
SS.912.FL.4.In.i Discuss that consumers who have difficulty repaying debt can seek assistance through credit counseling services and by negotiating directly with creditors.	R15–R16
SS.912.FL.4.In.j Discuss the bankruptcy options, benefits and consequences for consumers who are unable to repay debt.	R15–R16
SS.912.FL.4.In.k Explain why people apply for a mortgage to purchase a home.	R14
SS.912.FL.4.In.l Explain the laws that protect consumers who use credit.	R16–R17
SS.912.FL.4.In.m Explain that consumers are entitled to a free copy of their credit report annually to check for errors.	R17, 342
SS.912.FL.4.Pa.a Recognize that credit has additional costs.	R13
SS.912.FL.4.Pa.b Recognize that if credit payments are late, banks will charge additional fees.	43, 342
SS.912.FL.4.Pa.c Identify the characteristics of a secured loan.	R15, 339
SS.912.FL.4.Pa.d Identify the term “down payment.”	R13–R14
SS.912.FL.4.Pa.e Recognize that credit bureau reports give lenders information to make lending decisions.	R14–R15, 341–342
SS.912.FL.4.Pa.f Recognize a preferred credit score.	R15, 342
SS.912.FL.4.Pa.g Recognize the impact of a nonpreferred credit score.	R15, 342
SS.912.FL.4.Pa.h Recognize that there are consequences to not repaying a loan.	R14–R15
SS.912.FL.4.Pa.i Recognize that consumers who have difficulty repaying debt can seek assistance.	R15
SS.912.FL.4.Pa.j Identify the term “bankruptcy.”	R15–R16
SS.912.FL.4.Pa.k Identify the term “mortgage.”	R14
SS.912.FL.4.Pa.l Recognize that consumers who use credit are protected by law.	R16–R17
SS.912.FL.4.Pa.m Recognize that consumers are entitled to a free copy of their credit report.	R17, 342
SS.912.FL.4.Su.a Identify the cost of credit by using the annual percentage rate (APR), initial fees charged and fees charged for late payment or missed payments.	R13

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Access Points	Student Material References
SS.912.FL.4.Su.b Identify a bank's introductory credit rate and penalties associated with late or missed payments.	R13
SS.912.FL.4.Su.c Identify the characteristics of secured and unsecured loans.	R15, 339
SS.912.FL.4.Su.d Identify the benefits of making a down payment on a loan.	R3, R13–R14, R23, 378, 610, 624
SS.912.FL.4.Su.e Identify components of a credit bureau report that help lenders make credit decisions.	R14–R15, 341–342
SS.912.FL.4.Su.f Identify the benefits of a higher credit score as it applies to a loan.	R15, 342
SS.912.FL.4.Su.g Identify the importance of a preferred credit score in obtaining housing and employment.	R14
SS.912.FL.4.Su.h Identify the consequences of failure to repay a loan.	R14–R15, 342–343
SS.912.FL.4.Su.i Identify that consumers who have difficulty repaying debt can seek assistance through credit counseling services.	R15–R16
SS.912.FL.4.Su.j Discuss that bankruptcy may be an option for consumers who are unable to repay debt.	R15–R16
SS.912.FL.4.Su.k Discuss reasons people apply for a mortgage to purchase a home.	R14
SS.912.FL.4.Su.l Discuss how consumers who use credit are protected by law.	R16–R17
SS.912.FL.4.Su.m Discuss that consumers are entitled to a free copy of their credit report annually.	R17, 342
<b>SS.912.FL.5 Financial Investing</b>	
SS.912.FL.5.In.a Compare the ways that state and local tax rates vary on different types of investments.	R6
SS.912.FL.5.In.b Discuss how the expenses of buying and selling of financial assets decrease the rate of return from an investment.	R20
SS.912.FL.5.In.c Discuss that buyers and sellers have influence on the rates of return on financial assets.	R20
SS.912.FL.5.In.d Discuss that an investment with greater risk will commonly have a lower market price, and therefore a higher rate of return.	R20
SS.912.FL.5.In.e Discuss that shorter-term investments will likely have lower rates of return than longer-term investments.	R20
SS.912.FL.5.In.f Discuss how diversifying investments in different types of financial assets can lower investment risk.	R20
SS.912.FL.5.In.g Discuss how financial markets adjust prices to current financial news.	R20

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<b>Access Points</b>	<b>Student Material References</b>
SS.912.FL.5.In.h Discuss ways that the prices of financial assets are affected by interest rates and other economic conditions.	R19–R20
SS.912.FL.5.In.i Discuss why people may make poor choices when investing.	R20
SS.912.FL.5.In.j Discuss that people vary in their willingness to take risks due to factors such as personality, income and family situation.	R20
SS.912.FL.5.In.k Discuss economic roles of the government.	2, 3, 6, 7, 8, 11, 14, 15, 16, 17, 18, 19, 20, 21
SS.912.FL.5.In.l Discuss the roles of government agencies that regulate financial markets.	R20–R21
SS.912.FL.5.Pa.a Recognize there are different taxes on investments.	R18–R19
SS.912.FL.5.Pa.b Recognize that there are expenses associated to buying financial assets.	R19
SS.912.FL.5.Pa.c Recognize that buyers and sellers have influence on the rates of return on financial assets.	R20
SS.912.FL.5.Pa.d Recognize that an investment with greater risk can lead to a higher rate of return.	R20
SS.912.FL.5.Pa.e Recognize that there is a difference between short- and long-term investments.	R20
SS.912.FL.5.Pa.f Recognize diversified investments.	R20
SS.912.FL.5.Pa.g Recognize that financial markets are affected by the news.	R20
SS.912.FL.5.Pa.h Recognize economic conditions.	R19–R20
SS.912.FL.5.Pa.i Recognize people make poor choices when investing.	R20
SS.912.FL.5.Pa.j Recognize why people may take risks.	R20
SS.912.FL.5.Pa.k Recognize that the government plays a role in the economy.	2, 3, 6, 7, 8, 11, 14, 15, 16, 17, 18, 19, 20, 21
SS.912.FL.5.Pa.l Recognize that there are agencies that regulate financial markets.	R20–R21
SS.912.FL.5.Su.a Identify taxes on investments.	R18–R19
SS.912.FL.5.Su.b Identify how the expenses of buying financial assets decrease the rate of return from an investment.	R19
SS.912.FL.5.Su.c Identify how buyers and sellers have influence on the rates of return on financial assets.	R20
SS.912.FL.5.Su.d Identify that an investment with greater risk will commonly have a lower market price, and therefore a higher rate of return.	R20
SS.912.FL.5.Su.e Identify the difference between short- and long-term investments.	R–20

**Correlation to the Florida Social Studies Standards, Economics with Financial Literacy Access Points**  
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<b>Access Points</b>	<b>Student Material References</b>
SS.912.FL.5.Su.f Identify why it is important to diversify investments.	R20
SS.912.FL.5.Su.g Identify that financial markets adjust prices to financial news.	R20
SS.912.FL.5.Su.h Identify economic conditions that affect prices of financial assets.	R19–R20
SS.912.FL.5.Su.i Identify poor choices people make when investing.	R20
SS.912.FL.5.Su.j Identify risks that people may take due to factors such as personality, income and family situation.	R20
SS.912.FL.5.Su.k Identify economic roles that the government plays.	2, 3, 6, 7, 8, 11, 14, 15, 16, 17, 18, 19, 20, 21
SS.912.FL.5.Su.l Identify an agency that regulates financial markets.	R20–R21
<b>SS.912.FL.6 Protecting and Insuring</b>	
SS.912.FL.6.In.a Discuss how individuals vary with respect to their willingness to accept risk and why most people are willing to pay a small cost now if it means they can avoid a possible larger loss later.	R21, 379–381
SS.912.FL.6.In.b Discuss how judgment regarding risky events is often influenced by information from others.	R22, 383, 385
SS.912.FL.6.In.c Discuss why people choose different amounts of insurance coverage.	R22, 382–383
SS.912.FL.6.In.d Discuss that people may be required by governments or by certain types of contracts to purchase some types of insurance.	R22–R23, 382
SS.912.FL.6.In.e Discuss costs involved in using an insurance policy.	R23–R24, 379–380
SS.912.FL.6.In.f Discuss that people can lower insurance premiums by behaving in ways that show they pose a lower risk.	R24
SS.912.FL.6.In.g Compare the purposes of various types of insurance.	R22–R23, 380–381
SS.912.FL.6.In.h Discuss that government benefit programs provide a social safety net.	R22, 84–91
SS.912.FL.6.In.i Discuss ways to manage personal information to prevent identity theft.	R22, 351–352
SS.912.FL.6.In.j Discuss federal and state regulations that provide assistance for victims of identity theft.	R22, 352
SS.912.FL.6.Pa.a Recognize that paying a small cost now can avoid a possible larger loss later.	R21, R22, 379–381
SS.912.FL.6.Pa.b Recognize information can affect judgment regarding risky events.	R22, 382

**Correlation to the Florida Social Studies Standards, Economics with Financial Literacy Access Points**  
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<b>Access Points</b>	<b>Student Material References</b>
SS.912.FL.6.Pa.c Recognize that people choose different amounts of insurance coverage.	R22, 382–383
SS.912.FL.6.Pa.d Identify a type of insurance that people may be required to purchase.	R22–R23, 382
SS.912.FL.6.Pa.e Recognize that there are costs involved in using an insurance policy.	R23–R24, 379–380
SS.912.FL.6.Pa.f Recognize behaviors that can lower insurance premiums.	R24
SS.912.FL.6.Pa.g Identify the purposes of various types of insurance.	R22–R23, 380–381
SS.912.FL.6.Pa.h Recognize a government benefit program that provides a social safety net.	R22, 84–91
SS.912.FL.6.Pa.i Recognize a way to manage personal information to prevent identity theft.	R22, 351–352
SS.912.FL.6.Pa.j Recognize that there are government regulations that provide assistance for victims of identity theft.	R22, 352
SS.912.FL.6.Su.a Identify why most people are willing to pay a small cost now if it means they can avoid a possible larger loss later.	R21, 379–381
SS.912.FL.6.Su.b Identify information that can affect judgment regarding risky events.	R22, 382
SS.912.FL.6.Su.c Identify why people choose different amounts of insurance coverage.	R22–R23, 382–383
SS.912.FL.6.Su.d Identify that people may be required to purchase some types of insurance.	R22–R23, 382
SS.912.FL.6.Su.e Identify costs involved in using an insurance policy.	R23–R24, 379–380
SS.912.FL.6.Su.f Identify behaviors that can lower insurance premiums.	R24
SS.912.FL.6.Su.g Discuss the purposes of various types of insurance.	R22–R23, 380–381
SS.912.FL.6.Su.h Identify government benefit programs that provide a social safety net.	R22, 84–91
SS.912.FL.6.Su.i Identify ways to manage personal information to prevent identity theft.	R22, 351–352
SS.912.FL.6.Su.j Identify government regulations that provide assistance for victims of identity theft.	R22, 352
<b>Geography</b>	
<b>SS.912.G.2</b> Understand physical and cultural characteristics of places.	
SS.912.G.2.In.a Identify physical characteristics—such as climate and terrain, and human elements—such as religion and economy, that explain settlement patterns in the United States regions over time.	664–665, 682

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<b>Access Points</b>	<b>Student Material References</b>
SS.912.G.2.In.b Recognize factors and processes that contribute to differences between developing and developed regions of the world.	313, 437–438, 662–686
SS.912.G.2.In.c Use geographic terms and tools to describe areas of the world that have experienced critical economic or physical changes, such as desertification, global warming, or natural disasters.	212, 353, 413, 538
SS.912.G.2.In.d Use geographic terms and tools to describe how regions of the world have changed over time.	This access point is not directly addressed in this edition of <i>Contemporary Economics</i> .
SS.912.G.2.In.e Use geographic terms and tools to describe how human actions modify selected regions, such as mining, drilling, farming, and housing.	This access point is not directly addressed in this edition of <i>Contemporary Economics</i> .
SS.912.G.2.Pa.a Recognize the effect of a physical characteristic of a place on people.	This access point is not directly addressed in this edition of <i>Contemporary Economics</i> .
SS.912.G.2.Pa.b Recognize a characteristic of development.	436–438, 665–667
SS.912.G.2.Pa.c Recognize a change in a place due to a natural disaster or other event in the world.	413
SS.912.G.2.Pa.d Recognize a change in a place due to a natural disaster or other event in the world.	413
SS.912.G.2.Pa.e Recognize how human actions change a location.	This access point is not directly addressed in this edition of <i>Contemporary Economics</i> .
SS.912.G.2.Su.a Recognize physical characteristics—such as climate and terrain, and human elements—such as religion and economy, that affected where people settled in the United States.	664–665, 682
SS.912.G.2.Su.b Recognize a factor that contributes to differences between developing and developed regions of the world.	313, 437–438, 662–686
SS.912.G.2.Su.c Use geographic tools to identify areas in the world that have experienced a critical economic or physical change, such as desertification, global warming, or natural disasters.	212, 353, 538
SS.912.G.2.Su.d Use geographic terms and tools to identify how regions of the world have changed over time.	This access point is not directly addressed in this edition of <i>Contemporary Economics</i> .
SS.912.G.2.Su.e Use geographic terms and tools to identify how human actions modify selected regions, such as mining, drilling, farming, and housing.	This access point is not directly addressed in this edition of <i>Contemporary Economics</i> .
<b>SS.912.G.3</b> Understand the relationships between the Earth’s ecosystems and the populations that dwell within them.	
SS.912.G.3.In.a Using geographic terms, identify characteristics of major ecosystems of Earth, such as location, climate, landforms, and resources.	This access point is not directly addressed in this edition of <i>Contemporary Economics</i> .
SS.912.G.3.In.b Use geographic terms and tools to describe how weather and climate influence a location.	This access point is not directly addressed in this edition of <i>Contemporary Economics</i> .



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<b>Access Points</b>	<b>Student Material References</b>
SS.912.G.3.In.c Use geographic terms and tools to identify different opinions on the use of renewable and non-renewable resources in Florida, the United States, and the world.	8, 29, 79, 81, 131
SS.912.G.3.In.d Use geographic terms and tools to describe how Earth’s internal changes—such as volcanoes and earthquakes—and external changes—such as droughts, floods, and erosion—impact the characteristics of locations.	This access point is not directly addressed in this edition of <i>Contemporary Economics</i> .
SS.912.G.3.In.e Use geographic terms and tools to describe how changes in the distribution or use of water (hydrology), such as damming a river or building an irrigation system, impact locations.	The opportunity to address irrigation exists: 437, 666, 676
SS.912.G.3.Pa.a Recognize characteristics of a major ecosystem.	This access point is not directly addressed in this edition of <i>Contemporary Economics</i> .
SS.912.G.3.Pa.b Use a geographic tool to recognize weather conditions.	This access point is not directly addressed in this edition of <i>Contemporary Economics</i> .
SS.912.G.3.Pa.c Recognize a way to recycle resources.	8, 29, 79, 81, 131
SS.912.G.3.Pa.d Recognize that natural forces can change the characteristics of a location.	This access point is not directly addressed in this edition of <i>Contemporary Economics</i> .
SS.912.G.3.Pa.e Recognize the influence of water flow on a place.	This access point is not directly addressed in this edition of <i>Contemporary Economics</i> .
SS.912.G.3.Su.a Using geographic terms, recognize characteristics of selected major ecosystems of Earth, such as location, climate, and landforms.	This access point is not directly addressed in this edition of <i>Contemporary Economics</i> .
SS.912.G.3.Su.b Use geographic terms and tools to identify how weather and climate influence a location.	This access point is not directly addressed in this edition of <i>Contemporary Economics</i> .
SS.912.G.3.Su.c Use geographic terms and tools to recognize ways that people have used renewable and non-renewable resources in Florida, the United States, or the world.	8, 29, 79, 81, 131
SS.912.G.3.Su.d Use geographic terms and tools to identify how Earth’s external changes—such as volcanoes and earthquakes—and internal changes—such as floods and erosion—impact the characteristics of locations.	This access point is not directly addressed in this edition of <i>Contemporary Economics</i> .
SS.912.G.3.Su.e Use geographic terms and tools to identify how changes in the distribution or use of water (hydrology), such as building a dam, can impact a location.	The opportunity to address irrigation exists: 437, 666, 676
<b>SS.912.G.4</b> Understand the characteristics, distribution, and migration of human populations.	
SS.912.G.4.In.a Identify changes in population for selected places.	The opportunity to address this access point exists. For example, see: 123

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<b>Access Points</b>	<b>Student Material References</b>
SS.912.G.4.In.b Use geographic terms and tools to describe the push/pull factors contributing to human migration.	The opportunity to address this access point exists. For example, see: 92, 672
SS.912.G.4.In.c Use geographic terms and tools to examine effects of migration on the place of origin and destination.	The opportunity to address this access point exists. For example, see: 672
SS.912.G.4.In.d Use geographic terms and tools to identify issues in globalization, such as outsourcing and unfair treatment of certain population groups.	The opportunity to address this access point exists. For example, see: 276, 464
SS.912.G.4.In.e Use geographic terms and tools to identify changes in cities and urban centers.	The opportunity to address this access point exists. For example, see: 64, 66, 123
SS.912.G.4.In.f Use geographic terms and tools to identify an effect of a change in a specific characteristic of a place on the human population of that place.	The opportunity to address this access point exists. For example, see: 123, 664
SS.912.G.4.In.g Use geographic terms and tools to identify characteristics of cultural diffusion throughout selected places, regions, and the world.	This access point is not directly addressed in this edition of <i>Contemporary Economics</i> .
SS.912.G.4.In.h Use geographic concepts to describe factors that define space, such as patterns of land use and availability of transportation systems.	The opportunity to address this access point exists. For example, see: 108, 667
SS.912.G.4.In.i Use political maps to identify changes in boundaries or governments within a continent.	This access point is not directly addressed in this edition of <i>Contemporary Economics</i> .
SS.912.G.4.Pa.a Recognize that change is a characteristic of population.	The opportunity to address this access point exists. For example, see: 85–86
SS.912.G.4.Pa.b Recognize a cause of migration.	The opportunity to address this access point exists. For example, see: 672
SS.912.G.4.Pa.c Recognize an effect of migration.	The opportunity to address this access point exists. For example, see: 672
SS.912.G.4.Pa.d Recognize an effect of globalization.	The opportunity to address this access point exists. For example, see: 676, 686, 688–689
SS.912.G.4.Pa.e Recognize changes in the characteristics of a city.	This access point is not directly addressed in this edition of <i>Contemporary Economics</i> .
SS.912.G.4.Pa.f Use a geographic term, such as movement, to recognize a change in the population of a place.	The opportunity to address this access point exists. For example, see: 384
SS.912.G.4.Pa.g Use a geographic term, such as movement, to recognize a change in the population of a place.	The opportunity to address this access point exists. For example, see: 92, 384
SS.912.G.4.Pa.h Recognize uses of land.	The opportunity to address this access point exists. For example, see: 115
SS.912.G.4.Pa.i Use maps to recognize changes in boundaries.	This access point is not directly addressed in this edition of <i>Contemporary Economics</i> .

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SS.912.G.4.Su.a Recognize changes in population for selected places.	The opportunity to address this access point exists. For example, see: 664
SS.912.G.4.Su.b Use geographic terms and tools to identify the push/pull factors contributing to human migration.	The opportunity to address this access point exists. For example, see: 92, 672
SS.912.G.4.Su.c Use geographic terms and tools to identify an effect of migration on the place of origin and destination.	The opportunity to address this access point exists. For example, see: 672
SS.912.G.4.Su.d Use geographic terms and tools to recognize an issue in globalization, such as outsourcing or unfair treatment of certain population groups.	The opportunity to address discrimination exists: 276, 464
SS.912.G.4.Su.e Use geographic terms and tools to recognize changes in cities and urban centers.	The opportunity to address this access point exists. For example, see: 64, 66, 123
SS.912.G.4.Su.f Use geographic terms and tools to recognize an effect of a change in a specific characteristic of a place on the human population of that place.	The opportunity to address this access point exists. For example, see: 123, 664
SS.912.G.4.Su.g Use geographic terms and tools to recognize characteristics of cultural diffusion throughout selected places, regions, and the world.	This access point is not directly addressed in this edition of <i>Contemporary Economics</i> .
SS.912.G.4.Su.h Use geographic concepts to identify factors that define space, such as patterns of land use.	This access point is not directly addressed in this edition of <i>Contemporary Economics</i> .
SS.912.G.4.Su.i Use political maps to recognize changes in boundaries or governments within a continent.	This access point is not directly addressed in this edition of <i>Contemporary Economics</i> .
<b>English Language Development</b>	
<b>ELD.K12.ELL.SI</b> Language of Social and Instructional Purposes	
N/A	
<b>ELD.K12.ELL.SS</b> Language of Social Studies	
N/A	
<b>Health Education</b>	
<b>HE.912.C.2</b> Internal and External Influence—Analyze the influence of family, peers, culture, media, technology, and other factors on health behaviors.	
HE.912.C.2.In.a Explain how the family influences the health of individuals, such as nutritional management of meals, the composition of the family, and health-insurance status.	The opportunity to address this access point exists. For example, see: R4, R22, R23–R24, 43, 64, 88, 383, 486–487
HE.912.C.2.In.b Examine how peers influence healthy and unhealthy behaviors, such as binge drinking and social groups, pressuring a girlfriend or boyfriend to be sexually active, and student recommendations for school vending machines.	The opportunity to address this access point exists. For example, see: 116–117

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<b>Access Points</b>	<b>Student Material References</b>
HE.912.C.2.In.c Describe how the school and community can influence personal health practice and behavior, such as healthy foods in vending machines, required health education, and health screenings.	The opportunity to address this access point exists. For example, see: 116–117
HE.912.C.2.In.d Describe how public-health policies and government regulations can influence health promotion and disease prevention, such as enforcing seat-belt laws, preventing underage alcohol sales, and reporting communicable diseases.	The opportunity to address this access point exists. For example, see: 116–117
HE.912.C.2.In.e Examine the effect of media on personal and family health, such as comparing name- and store-brand items in the home, analyzing television-viewing habits, and identifying effective public-service announcements (PSAs).	The opportunity to address this access point exists. For example, see: R10–R11, R22, 61, 83
HE.912.C.2.In.f Explain the impact of technology on personal, family, or community health, such as the availability of automated external defibrillators (AEDs) in the community, audible directions on pedestrian crosswalks, and hotlines such as 211 or related websites.	The opportunity to address this access point exists. For example, see: 51
HE.912.C.2.In.g Describe ways that culture supports and challenges health beliefs, practices, and behaviors, such as dietary patterns, rites of passage, and courtship practices.	This access point is not directly addressed in this edition of <i>Contemporary Economics</i> .
HE.912.C.2.In.h Describe how the perceptions of social norms influence healthy and unhealthy behaviors, such as driving over the speed limit, becoming a teen parent, and binge drinking.	This access point is not directly addressed in this edition of <i>Contemporary Economics</i> .
HE.912.C.2.In.i Explain how personal values, attitudes, and beliefs influence individual health practices and behaviors.	The opportunity to address this access point exists. For example, see: 118
HE.912.C.2.Pa.a Recognize selected ways the family influences the health of family members, such as providing nutritious meals and the composition of the family.	The opportunity to address this access point exists. For example, see: R4, R22, R23–R24, 43, 64, 88, 383, 486–487
HE.912.C.2.Pa.b Recognize ways peers influence healthy or unhealthy behaviors, such as drinking alcohol in social groups, pressuring a girlfriend or boyfriend to be sexually active, and making recommendations for school vending machines.	The opportunity to address this access point exists. For example, see: 116–117
HE.912.C.2.Pa.c Recognize ways the school and community can influence personal health, such as having healthy food in vending machines, required health education, and health screenings.	This access point is not directly addressed in this edition of <i>Contemporary Economics</i> .
HE.912.C.2.Pa.d Recognize ways selected school and public-health policies can influence health promotion and disease prevention, such as enforcing seat-belt laws, preventing underage alcohol sales, and assessing health status.	The opportunity to address this access point exists. For example, see: 116–117

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<b>Access Points</b>	<b>Student Material References</b>
HE.912.C.2.Pa.e Recognize the effect of media on personal and family health, such as television-viewing habits and sedentary lifestyle and identifying effective public-service announcements (PSAs).	The opportunity to address this access point exists. For example, see: R10–R11, R22, 61, 83
HE.912.C.2.Pa.f Recognize a way that technology impacts personal, family, or community health, such as the availability of audible directions on pedestrian crosswalks or hotlines such as 211 or related websites.	The opportunity to address this access point exists. For example, see: 51
HE.912.C.2.Pa.g Recognize ways common social or cultural practices (norms) influence healthy and unhealthy behaviors, such as becoming a teen parent, binge drinking, dietary patterns, rites of passage, and courtship practices.	This access point is not directly addressed in this edition of <i>Contemporary Economics</i> .
HE.912.C.2.Pa.h Recognize ways common social or cultural practices (norms) influence healthy and unhealthy behaviors, such as becoming a teen parent, binge drinking, dietary patterns, rites of passage, and courtship practices.	This access point is not directly addressed in this edition of <i>Contemporary Economics</i> .
HE.912.C.2.Pa.i Identify how a personal value, attitudes, or belief influences an individual health practice or behavior.	The opportunity to address this access point exists. For example, see: 118
HE.912.C.2.Su.a Describe how the family influences the health of individuals, such as providing nutritious meals, the composition of the family, and health-insurance status.	The opportunity to address this access point exists. For example, see: R4, R22, R23–R24, 43, 64, 88, 383, 486–487
HE.912.C.2.Su.b Describe how peers influence healthy and unhealthy behaviors, such as drinking alcohol in social groups, pressuring a girlfriend or boyfriend to be sexually active, and making recommendations for school vending machines.	The opportunity to address this access point exists. For example, see: 116–117
HE.912.C.2.Su.c Identify how the school and community can influence personal health practice and behavior, such as having healthy food in vending machines, required health education, and health screenings.	The opportunity to address this access point exists. For example, see: 116–117
HE.912.C.2.Su.d Identify ways school and public-health policies can influence health promotion and disease prevention, such as enforcing seat-belt laws, preventing underage alcohol sales, and reporting communicable diseases.	The opportunity to address this access point exists. For example, see: 116–117
HE.912.C.2.Su.e Describe the effect of media on personal and family health, such as comparing name- and store-brand items in the home, analyzing television-viewing habits, and identifying effective public-service announcements (PSAs).	The opportunity to address this access point exists. For example, see: R10–R11, R22, 61, 83
HE.912.C.2.Su.f Describe the impact of technology on personal, family, and community health, such as the availability of automated external defibrillators (AEDs) in the community, audible directions on pedestrian crosswalks, and hotlines such as 211 or related websites.	The opportunity to address this access point exists. For example, see: 51
HE.912.C.2.Su.g Identify ways culture influences health beliefs, practices, and behaviors, such as dietary patterns, rites of passage, and courtship practices.	This access point is not directly addressed in this edition of <i>Contemporary Economics</i> .

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<b>Access Points</b>	<b>Student Material References</b>
HE.912.C.2.Su.h Describe how the perceptions of selected social norms influence healthy and unhealthy behaviors, such as driving over the speed limit, becoming a teen parent, and binge drinking.	This access point is not directly addressed in this edition of <i>Contemporary Economics</i> .
HE.912.C.2.Su.i Identify how personal values, attitudes, and beliefs influence individual health practices and behaviors.	The opportunity to address this access point exists. For example, see: 118
<b>Mathematics</b>	
MA.K12.MTR.1.1 Actively participate in effortful learning both individually and collectively.	
N/A	
MA.K12.MTR.2.1 Demonstrate understanding by representing problems in multiple ways.	
N/A	
MA.K12.MTR.3.1 Complete tasks with mathematical fluency.	
N/A	
MA.K12.MTR.4.1 Engage in discussions that reflect on the mathematical thinking of self and others.	
N/A	
MA.K12.MTR.5.1 Use patterns and structure to help understand and connect mathematical concepts.	
N/A	
MA.K12.MTR.6.1 Assess the reasonableness of solutions.	
N/A	
MA.K12.MTR.7.1 Apply mathematics to real-world contexts.	
N/A	
<b>English Language Arts</b>	
ELA.K12.EE.1.1 Cite evidence to explain and justify reasoning.	
N/A	
ELA.K12.EE.2.1 Read and comprehend grade-level complex texts proficiently.	
N/A	
ELA.K12.EE.3.1 Make inferences to support comprehension.	
N/A	
ELA.K12.EE.4.1 Use appropriate collaborative techniques and active listening skills when engaging in discussions in a variety of situations.	
N/A	

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<b>Access Points</b>	<b>Student Material References</b>
ELA.K12.EE.5.1 Use the accepted rules governing a specific format to create quality work.	
N/A	
ELA.K12.EE.6.1 Use appropriate voice and tone when speaking or writing.	
N/A	

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