

HMH SOCIAL STUDIES

A photograph of a city street at night, featuring a large, illuminated digital display board on the right side of the frame. The display board is covered in a grid of small lights, with some lights glowing in green, blue, and red. The background is a blurred city street with various lights and buildings.

ECONOMICS

PROGRAM **OVERVIEW**



UNCOVER THE **CONNECTIONS**

HMH Social Studies Economics asks students to uncover the connections and inspires them to look beneath the surface—to identify relationships, note influences, and introduce ideas that challenge assumptions.

The next generation of social studies offers flexible programs that foster students' curiosity and cultivate their analytical skills to succeed in college, career, and civic life.

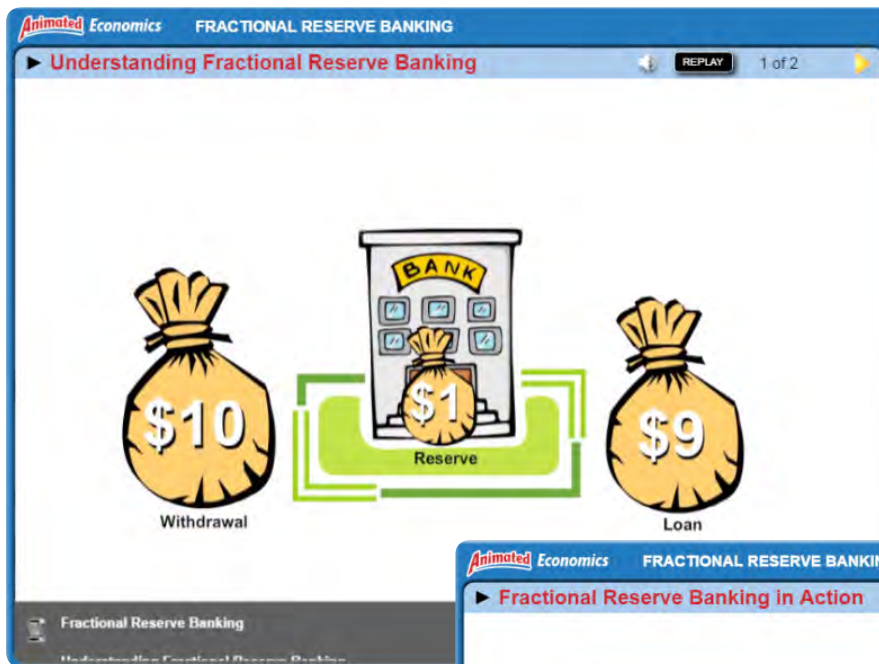
HMH Social Studies

The program uses a concept-driven and interactive approach to develop economic literacy and real-world examples, frequent concept application, and continuous updating to ensure that students and teachers stay abreast of the very latest economics news and information. With **HMH Social Studies Economics**, teachers and students are equipped with the instructional tools needed for success, from easy-to-use teaching resources to assessment tools that inform instruction.

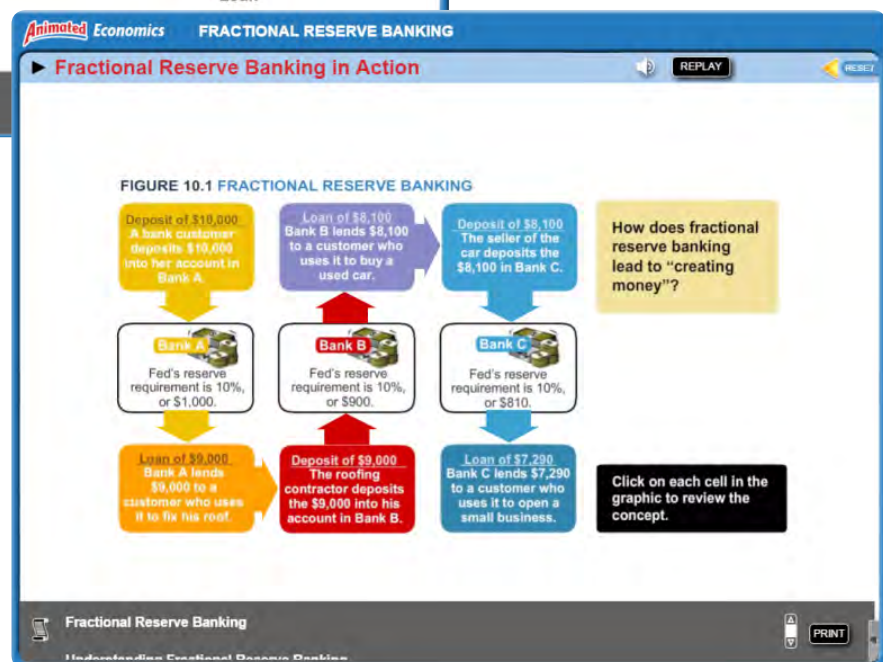


Connecting Your Students to the Story

It's all about content with context. Your students learn best when high-quality narrative is blended with media, audio, and visuals for an immersive experience. **HMH Social Studies Economics** provides relevant content to encourage the "Aha!" moments in your classroom.



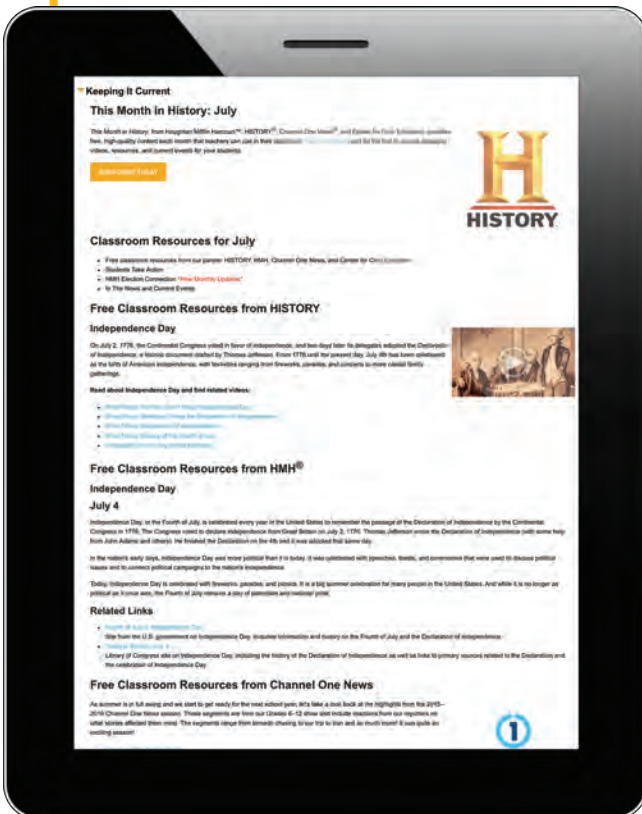
Animated Economics brings concepts to life with fully interactive charts and graphs and step-by-step instructions.



Channel One News® puts real-world events in context to inform today's digital-savvy citizens.



Keeping it Current provides free high-quality content each month that you can use in the classroom.



HMH Current Events provides trustworthy articles on today's news to connect the classroom to current events.



You'll Promote **Inquiry** and **Active Learning**

HMH Social Studies Economics offers the tools and support necessary to challenge students to approach economics through active inquiry and prepares them for college and career readiness.

YOUR ECONOMIC CHOICES

INVESTMENT OBJECTIVES

What reasons do you have for investing?

Do you have any investment objectives? Maybe you have a short-term objective, such as saving money to go on spring break. Or your objective is more long term, such as saving for college. What kinds of investments might be appropriate for your objective?



Saving for vacation



Saving for college

Your Economic Choices pose questions with a key economic concept at their core but use real-life situations and scenarios to which high school students can relate.

Math Challenges give students an opportunity to dive deeper into mathematical concepts found in economics.

MATH CHALLENGE

FIGURE 11.2 Calculating Interest

Banks pay savers interest in order to use their money. A saver's initial deposit is called the principal. Simple interest is the interest paid on the principal alone. Compound interest is paid on the principal plus any earned interest. The following steps show how an annual rate of 2 percent interest is paid on the principal (\$1,000) over three years.

Year 1 Simple interest is calculated using the following formula:

Principal	×	Interest rate	=	Interest earned	=	\$1,000 × .02 = \$20.00
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Year 2 The amount in this account is now \$1,020.00. Compound interest, which is paid on the principal plus the earned interest, is calculated as follows:

(Principal + Year 1 Interest)	×	Interest rate	=	Interest earned	=	(\$1,000.00 + \$20.00) × .02 = \$20.40
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Year 3 There is now \$1,040.40 in the account. Interest continues to compound.

(Principal + Year 1 Interest + Year 2 Interest)	×	Interest rate	=	Interest earned	=	(\$1,000.00 + \$20.00 + \$20.40) × .02 = \$20.81
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After three years, the total in the account is \$1,061.21

Using a Formula Instead of using the multiple steps shown above, you can calculate the total value of an account using the following formula (wherein P=principal, r=interest rate, and t=number of years):

P(1+r) ^t	=	total value	=	\$1,000.00(1+.02) ³	=	\$1,061.21
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NEED HELP?
 Math Handbook
 "Calculating Compound Interest," page R6

Case Studies in every chapter present real-world scenarios and high-interest topics that appeal to students of all ability levels.

Case Study

High Finance Goes Awry

Background The global financial crisis that began in 2007 had many causes. Among the key factors were complicated financial tools such as mortgage-backed securities and credit-default swaps. Banks and investment firms designed such tools to maximize profits, and under normal circumstances the tools performed as intended. But when the bubble in housing prices burst, many of the tools backfired, maximizing losses instead of profits.

What's the Issue? How did new financial tools contribute to the financial crisis? Study these sources to learn more about high finance.

B. Cartoon

This cartoon by Piero Tonin takes a dim view of high finance.



Thinking Economically
What does the cartoon say about the financial maneuvers of some companies?

PIERO TONIN Source: www.CartoonStock.com



Economic Pacesetter

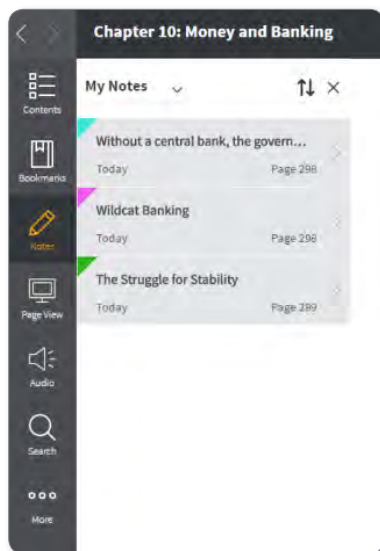
Economic Pacesetters are biographical sketches of important business leaders, economists, and modern-day entrepreneurs whose personal stories connect to students and illustrate various economic concepts in real life.

Supporting **Learners** the Way You Want

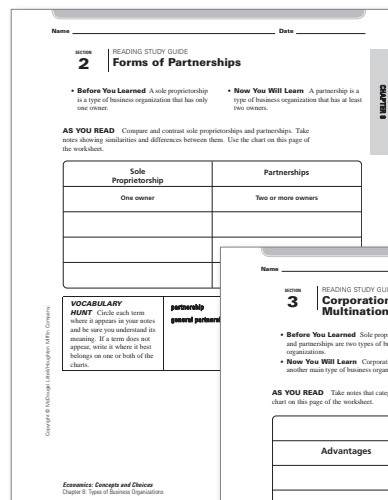
HMH Social Studies Economics presents material and activities in a variety of ways to allow students and teachers to choose the path that works best for them.



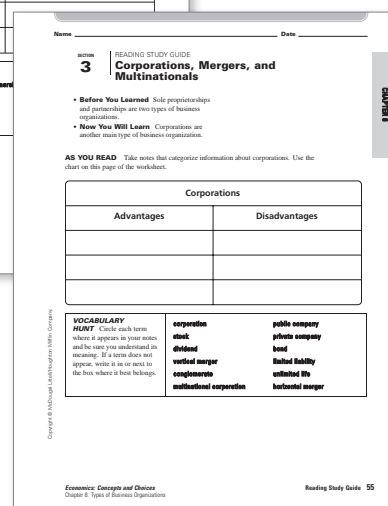
Economics Essentials features eye-catching graphs and illustrations that summarize important economic concepts in every chapter.



Notes gives students the opportunity to take notes while reading the text. They can easily access them and review them later to ensure comprehension.



The **Reading Study Guide**, written on grade level, addresses reading comprehension and note-taking practice to focus on main ideas, social studies skills, and vocabulary.



The **Reading Study Guide with Additional Support** presents interactive summaries with explicit reading comprehension prompts written two grade levels below the Student Edition.

You'll Love the **Flexibility** and **Customization**

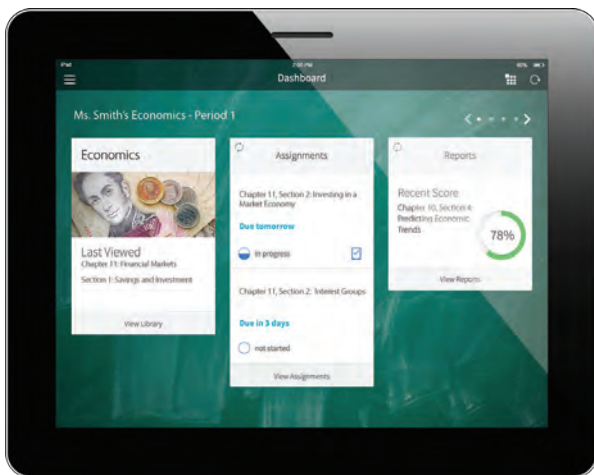
HMH Social Studies Economics delivers maximum compatibility with options to support various levels of connectivity and devices.



The **Online Student Edition** resides on a responsive learning system, enabling it to function across operating systems and devices.

Features include:

- Audio
- Highlighting and Note-taking
- Access to Reading Study Guide, Interactives, and more



HMH Player[®] gives students and teachers the flexibility to download individual lesson material, work offline, and re-sync upon reconnecting. You can also create custom lessons and add your own content.



Your **Online Teacher's Edition** is organized into three main sections:

1. Discover—Quickly access content and search program resources.
2. Assignments—Create assignments and track progress of assignments.
3. Data & Reports—Monitor students' daily progress.

The **Support You Need**— When You Need It

Our comprehensive professional learning solutions for leaders, teachers, and families are data- and evidence-driven, mapped to your goals, centered on your students, and delivered by master educators. These tailored, flexible solutions were designed with one goal in mind: to help you more effectively prepare students for college, career, and civic life—known as the C3 Framework for Social Studies State Standards.

Start Strong, Finish Stronger

A Getting Started with **HMH Social Studies Economics** course will orient you to the program materials and technology, examine the instructional routines, help you support differentiation, and provide effective whole- and small-group instruction.

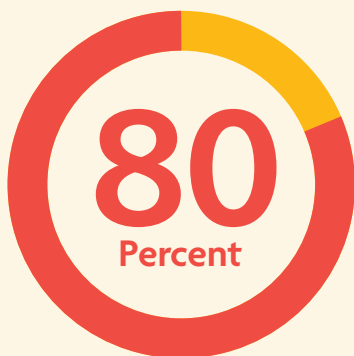
Need additional support with technology? Our **technical services team** can help you plan, prepare, implement, and optimize your technology so you can get the most out of **HMH Social Studies Economics** digital tools.

Build Capacity, Ensure Success with In-Classroom Support

You'll get even more personalized support with our **Team and Individual Coaching**. We'll be there to help you plan your lessons and model how to incorporate instructional strategies that help students master C3 concepts.

- ✓ Connect with history and apply it to real life.
- ✓ Deepen investigations by identifying relationships, noting influences, and challenging assumptions.
- ✓ Develop questioning skills, identify bias, and draw conclusions independently.

Proven Results



In 2014, 80% of teachers reported that coaching significantly strengthened their classroom instruction.

Based on national survey data collected from teachers who received coaching from HMH® during the 2014–2015 school year

For more information regarding HMH Professional Services, visit hmhco.com/professionalservices

HMH SOCIAL STUDIES



UNCOVER THE **CONNECTIONS**

For more information and to review online materials, visit:
hmhco.com/hmh-social-studies

Connect with us:



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