



**Dr. Jennifer McCormick**  
Superintendent of Public Instruction

DEPARTMENT OF EDUCATION

*Working Together for Student Success*



# Indiana Academic Standards Economics



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## **Introduction**

The Indiana Academic Standards for Economics are the result of a process designed to identify, evaluate, synthesize, and create the most high-quality, rigorous standards for Indiana students. The standards are designed to ensure that all Indiana students, upon graduation, are prepared for both college and career opportunities. In alignment with Indiana's Every Student Succeeds Act (ESSA) plan, the academic standards reflect the core belief that all students can achieve at a high level.

## **What are the Indiana Academic Standards?**

The Indiana Academic Standards are designed to help educators, parents, students, and community members understand what students need to know and be able to do at each grade level, and within each content strand, in order to exit high school college and career ready. The academic standards should form the basis for strong Tier 1 instruction at each grade level and for each content area for all students, in alignment with Indiana's vision for Multi-Tiered Systems of Supports (MTSS). While the standards have identified the academic content or skills that Indiana students need in order to be prepared for both college and career, they are not an exhaustive list. Students require a wide range of physical, social, and emotional support in order to be successful. This leads to a second core belief outlined in Indiana's ESSA plan that learning requires an emphasis on the whole child.

While the standards may be used as the basis for curriculum, the Indiana Academic Standards are not a curriculum. Curricular tools, including textbooks, are selected by the district/school and adopted through the local school board. However, a strong standards-based approach to instruction is encouraged, as most curricula will not align perfectly with the Indiana Academic Standards. Additionally, attention should be given at the district and school level to the instructional sequence of the standards as well as to the length of time needed to teach each standard. Every standard has a unique place in the continuum of learning - omitting one will certainly create gaps - but each standard will not require the same amount of time and attention. A deep understanding of the vertical articulation of the standards will enable educators to make the best instructional decisions. The Indiana Academic Standards must also be complemented by robust, evidence-based instructional practices, geared to the development of the whole child. By utilizing well-chosen instructional practices, social-emotional competencies and employability skills can be developed in conjunction with the content standards.

## **Acknowledgments**

The Indiana Academic Standards were developed through the time, dedication, and expertise of Indiana's K-12 teachers, higher education professors, and other representatives. We wish to specially acknowledge the committee members who dedicated many hours to the review and evaluation of these standards designed to prepare Indiana students for college and careers.

## **Social Studies: Economics (1514)**

*Economics examines the allocation of resources and their uses given a set of criteria and priorities. The course analyzes the economic reasoning and behaviors of consumers, producers, savers, investors, workers, voters, institutions, governments, and societies in making decisions. Students explain that because resources are limited, people must make choices and understand the role that supply, demand, prices, and profits play in a market economy. Key elements of the course include study of scarcity and economic reasoning, supply and demand, market structures, the role of government, national economic performance, the role of financial institutions, economic stabilization, and trade.*

*Indiana Academic Standards for Economics include a rationale for each standard.*

**Please Note:** *Examples, when provided, are intended to help illustrate what is meant by the standards. They are only a starting point and are not exclusive. Many additional possibilities exist.*

## Economics - Scarcity and Economic Reasoning

**Standard 1:** Students understand that productive resources are limited; therefore, people, institutions, and governments cannot have all the goods and services they want. As a result, people, institutions, and governments must choose some things and give up others.

**Rationale:** Explicitly comparing the value of alternative opportunities that are sacrificed in any choice enables citizens and their political representatives to weigh the alternatives in order to make better economic decisions. This analysis also makes people aware of the consequences of their actions for themselves and others, and could lead to a heightened sense of responsibility and accountability.

<b>E.1.1</b>	<i>Define and identify each of the productive resources (natural, human, capital) and explain why each is necessary for the production of goods and services.</i>
<b>E.1.2</b>	<i>Explain that entrepreneurs combine productive resources to produce goods and services with the goal of making a profit.</i>
<b>E.1.3</b>	<i>Identify incentives and explain how they influence economic behavior and decision-making.</i>
<b>E.1.4</b>	<i>Explain that voluntary exchange occurs when households, businesses, and governments expect to gain.</i>
<b>E.1.5</b>	<i>Define scarcity and explain how choices incur opportunity costs and trade-offs.</i>
<b>E.1.6</b>	<i>Use a production possibilities curve to explain the concepts of choice, scarcity, opportunity cost, trade offs, unemployment, productivity, and growth.</i>

<b>E.1.7</b>	<i>Describe and compare the various economic systems (traditional, market, command, mixed); explain their strengths and weaknesses.</i>
<b>E.1.8</b>	<i>Describe how clearly defined and enforced property rights are essential to a market economy.</i>
<b>E.1.9</b>	<i>Illustrate how investment in physical and human capital can raise productivity and future standards of living.</i>
<b>E.1.10</b>	<i>Diagram and explain the circular flow of a market economy.</i>

## Economics - Supply and Demand

**Standard 2:** Students understand the role that supply and demand, prices, and profits play in determining production and distribution in a market economy.

**Rationale:** Understanding how market prices and output levels are determined helps people anticipate market opportunities and make better choices as consumers and producers. It will also help them realize that market allocations are impersonal.

<b>E.2.1</b>	<i>Define supply and demand and explain the causes of the Law of Supply and the Law of Demand.</i>
<b>E.2.2</b>	<i>Recognize that consumers ultimately determine what is produced in a market economy.</i>
<b>E.2.3</b>	<i>Illustrate how supply and demand determine equilibrium price and quantity.</i>
<b>E.2.4</b>	<i>Identify factors that cause changes in market supply and demand and how these changes affect price and quantity in a competitive market.</i>
<b>E.2.5</b>	<i>Describe how price elasticity of supply and price elasticity of demand send signals to buyers and sellers.</i>
<b>E.2.6</b>	<i>Demonstrate how government wage and price controls, such as rent controls and minimum wage laws, create shortages, and surpluses.</i>
<b>E.2.7</b>	<i>Describe how the earnings of workers are determined by a number of factors including the market value of the product produced, workers' productivity, the amount of human capital held by workers, collective bargaining, and discrimination.</i>

### **Economics - Market Structures**

**Standard 3:** Students understand the role of business firms and analyze the various types of market structures in the United States economy.

**Rationale:** Understanding the benefits of competition and the costs of limiting competition helps students evaluate public policies that affect the level of competition in various markets.

<b>E.3.1</b>	<i>Explain the advantages and disadvantages of various types of firms including sole proprietorships, partnerships, and corporations.</i>
<b>E.3.2</b>	<i>Identify ways firms raise financial capital.</i>
<b>E.3.3</b>	<i>Demonstrate how firms determine optimum levels of output by comparing marginal cost and marginal revenue.</i>
<b>E.3.4</b>	<i>Compare and contrast the basic characteristics of the four market structures: monopoly, oligopoly, monopolistic competition, and pure competition.</i>
<b>E.3.5</b>	<i>Explain how competition in markets affects price and quantity.</i>
<b>E.3.6</b>	<i>Explain why natural monopolies exist (economies of scale) and the purposes of government regulation of these monopolies.</i>

### **Economics - Role of Government**

**Standard 4:** Students understand that typical microeconomic roles of government in a market or mixed economy are the provision of public goods and services, redistribution of income, protection of property rights, and resolution of market failures.

**Rationale:** The political and social reasons for public sector services helps students make better choices about the appropriate size and scope of markets and government. It is also important that students be able to evaluate redistributive effects of government programs.

<b>E.4.1</b>	<i>Explain how market failures may result in the underproduction of public goods and explain the role of government in addressing those failures.</i>
<b>E.4.2</b>	<i>Explain how markets under produce public goods and explain why the government has an interest in producing these public goods.</i>
<b>E.4.3</b>	<i>Describe how the government taxes negative externalities (spillovers) and subsidizes positive externalities to resolve the inefficiencies they cause.</i>
<b>E.4.4</b>	<i>Describe the major revenue and expenditure categories in state and federal budgets and their respective proportions, and the challenges of achieving a balanced budget.</i>
<b>E.4.5</b>	<i>Determine whether different types of taxes (including income, sales, and FICA (including Social Security and Medicare) are progressive, proportional, or regressive.</i>
<b>E.4.6</b>	<i>Explain that government failure occurs when the costs of a policy exceeds its benefits because social or political goals (rather than economic efficiency) are being pursued.</i>
<b>E.4.7</b>	<i>Define budget debt and budget deficit and distinguish between the two. Explain the effects of both on the economy.</i>



### **Economics - National Economic Performance**

**Standard 5:** Students understand the means by which economic performance is measured and the causes and effects of business cycles in a market economy.

**Rationale:** It is important for students to understand possible causes of national economic performance, how changes can produce economic problems (such as unemployment and inflation) or opportunities (such as increased employment). Changes in national levels of economic activity have a profound effect on students' future welfare, their job opportunities, the level of their prospective earnings, and the prices they will pay for things they buy.

<b>E.5.1</b>	<i>Explain measures of a country's economic performance such as gross domestic product (GDP), unemployment, and inflation.</i>
<b>E.5.2</b>	<i>Recognize that a country's overall level of income, employment, and prices is determined by rational spending and production decisions of households, firms, and government.</i>
<b>E.5.3</b>	<i>Explain the limitations of using GDP to measure economic welfare.</i>
<b>E.5.4</b>	<i>Identify the different causes of inflation (including cost-push and demand-pull) and explain the impact of inflation on economic decisions.</i>
<b>E.5.5</b>	<i>Explain and illustrate the impact of changes in aggregate supply and aggregate demand.</i>
<b>E.5.6</b>	<i>Explain the causes and effects of business cycles in a market economy.</i>

<b>E.5.7</b>	<i>Explain frictional, structural, cyclical, and seasonal unemployment and analyze the impact of unemployment.</i>
<b>E.5.8</b>	<i>Describe how individuals and organizations try to protect themselves from the impact of unexpected inflation.</i>

## Economics - Money and the Role of Financial Institutions

**Standard 6:** Students understand the role of money and financial institutions in a market economy.

**Rationale:** Understanding financial institutions and the purposes they serve will help students use them more effectively and help them evaluate proposed new institutions or changes in the existing legal and institutional environment. Understanding what determines the real buying power of money and earnings will help students make better decisions in their personal and professional lives. Understanding the importance of money to society will also help them make more informed decisions about national policies related to banking, controlling the supply of money, and inflation.

<b>E.6.1</b>	<i>Explain the basic functions of money.</i>
<b>E.6.2</b>	<i>Identify the composition of the money supply of the United States.</i>
<b>E.6.3</b>	<i>Explain the role financial institutions play among savers, borrowers, and investors.</i>
<b>E.6.4</b>	<i>Demonstrate how banks create money through the principle of fractional reserve banking.</i>
<b>E.6.5</b>	<i>Describe the structure and functions of the Federal Reserve System.</i>
<b>E.6.6</b>	<i>Explain how interest rates act as an incentive for savers and borrowers.</i>



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<b>E.6.7</b>	<i>Compare and contrast different types of financial investments.</i>
<b>E.6.8</b>	<i>Demonstrate how supply and demand determine equilibrium price and quantity in the financial markets.</i>

**Economics - Economic Stabilization**

**Standard 7:** Students understand the macroeconomic role of the government in developing and implementing fiscal and monetary policies and how these policies impact the macro economy.

**Rationale:** The U.S. federal government's taxation and spending policies, and the Federal Reserve System's monetary policies affect the nation's overall levels of employment, output, and prices. Policy makers and the general public continue to examine and debate the overall stabilization effects of public policy actions, because the consequences are so important. Students should understand the role of conflicting objectives and the limitations on the effectiveness of economic stabilization policies in order to develop realistic expectations about what can be accomplished with taxation, spending, and monetary policies.

<b>E.7.1</b>	<i>Define and explain fiscal and monetary policy.</i>
<b>E.7.2</b>	<i>Explain the tools of fiscal and monetary policy.</i>
<b>E.7.3</b>	<i>Analyze how the government uses fiscal policy to promote price stability, full employment, and economic growth.</i>
<b>E.7.4</b>	<i>Explain how the use of fiscal policy affects budget deficits or surpluses and the national debt.</i>
<b>E.7.5</b>	<i>Analyze how the Federal Reserve uses monetary policy to promote price stability, full employment, and economic growth.</i>
<b>E.7.6</b>	<i>Compare and contrast the major macroeconomic theories such as Keynesian, Neoclassical, and Monetarist and evaluate how they influence fiscal and monetary policy.</i>

**Economics - Trade**

**Standard 8:** Students understand why households, businesses, and governments trade goods and services and how trade affects the economies of the world.

**Rationale:** Voluntary exchanges are cooperative activities in which both sides expect to gain, and both usually do. Understanding the win-win nature of voluntary exchange helps students learn that people and organizations trade with one another only when each party offers something that the other party values more than whatever he or she has to trade.

**E.8.1**

*Explain that most trade occurs because producers have a comparative advantage (rather than an absolute advantage) in the production of a good or service.*

**E.8.2**

*Explain the benefits of trade among households and countries.*

**E.8.3**

*Explain the difference between balance of trade and balance of payments.*

**E.8.4**

*Define and explain the impact of trade barriers, such as quotas and tariffs, and analyze why countries erect them.*

**E.8.5**

*Compare and contrast the arguments for and against free trade.*

**E.8.6**

*Explain how changes in exchange rates affect the value of imports and exports.*



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# Indiana Academic Standards History/Social Studies Literacy



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**Guiding Principle:** *Students develop discipline-specific reading and writing skills. Students in history/social studies courses apply these skills in order to develop a deeper understanding of the content area. These skills are known as disciplinary literacy.*

Six elements of literacy are taught in history/social studies for grades 6 through 12. These elements are Key Ideas and Textual Support, Structural Elements and Organization, Synthesis and Connection of Ideas, Writing Genres, the Writing Process, and the Research Process. By demonstrating the skills listed in each section, students will meet the Learning Outcomes for literacy in history/social studies.

These literacy standards are not designed for implementation in an English/Language Arts classroom. Instead, they provide guidance to content area teachers in grades 6 through 12 (Examples: History/Social Studies teachers, Science teachers, Career and Technical Education teachers) for the expectations of integrating reading and writing skills into classroom instruction.

**Please Note:** *When examples are provided, they are intended to help illustrate the meaning of the standards. They are only a starting point and are not exclusive. Many additional possibilities exist.*



<b>Learning Outcome for Literacy in History/Social Studies Learning</b>		
<b>LH.1:</b> Read and comprehend history/social studies texts independently and proficiently, and write effectively for a variety of discipline-specific tasks, purposes, and audiences.		
<b>GRADES 6-8</b>	<b>GRADES 9-10</b>	<b>GRADES 11-12</b>
<b>6-8.LH.1.1:</b> Read and comprehend history/social studies texts within a range of complexity appropriate for grades 6-8 independently and proficiently by the end of grade 8.	<b>9-10.LH.1.1:</b> Read and comprehend history/social studies texts within a range of complexity appropriate for grades 9-10 independently and proficiently by the end of grade 10.	<b>11-12.LH.1.1:</b> Read and comprehend history/social studies texts within a range of complexity appropriate for grades 11-CCR independently and proficiently by the end of grade 12.
<b>6-8.LH.1.2:</b> Write routinely over a variety of timeframes for a range of discipline-specific tasks, purposes, and audiences.	<b>9-10.LH.1.2:</b> Write routinely over a variety of time frames for a range of discipline-specific tasks, purposes, and audiences.	<b>11-12.LH.1.2:</b> Write routinely over a variety of time frames for a range of discipline-specific tasks, purposes, and audiences.

<b>Key Ideas and Textual Support (<i>Reading</i>)</b>		
<b>LH.2:</b> Extract and construct meaning from history/social studies texts using a variety of comprehension skills.		
<b>GRADES 6-8</b>	<b>GRADES 9-10</b>	<b>GRADES 11-12</b>
<b>6-8.LH.2.1:</b> Cite specific textual evidence to support analysis of primary and secondary sources.	<b>9-10.LH.2.1:</b> Cite specific textual evidence to support analysis of primary and secondary sources, attending to such features as the date and origin of the information.	<b>11-12.LH.2.1:</b> Cite specific textual evidence to support analysis of primary and secondary sources, connecting insights gained from specific details to an understanding of the text as a whole.
<b>6-8.LH.2.2:</b> Determine the central ideas or information of a primary or secondary source; provide an accurate summary of the source distinct from prior knowledge or opinions.	<b>9-10.LH.2.2:</b> Determine the central ideas or information of a primary or secondary source; provide an accurate summary of how key events or ideas develop over the course of the text.	<b>11-12.LH.2.2:</b> Determine the central ideas or information of a primary or secondary source; provide an accurate summary that makes clear the relationships among the key details and ideas.



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**6-8.LH.2.3:** Identify key steps in a text's description of a process related to history/social studies (Examples: *how a bill becomes a law, how interest rates are raised or lowered*).

**9-10.LH.2.3:** Analyze in detail a series of events described in a text; determine whether earlier events caused later ones or simply preceded them.

**11-12.LH.2.3:** Evaluate various explanations for actions or events, and determine which explanation best accords with textual evidence, acknowledging where the text leaves matters uncertain.

**Structural Elements and Organization (*Reading*)**

**LH.3:** Build understanding of history/social studies texts, using knowledge, structural organization, and author’s purpose.

**GRADES 6-8**

**GRADES 9-10**

**GRADES 11-12**

**6-8.LH.3.1:** Determine the meaning of words and phrases as they are used in a text, including vocabulary specific to domains related to history/social studies.

**9-10.LH.3.1:** Determine the meaning of words and phrases as they are used in a text, including vocabulary describing political, social, or economic aspects of history/social studies.

**11-12.LH.3.1:** Determine the meaning of words and phrases as they are used in a text, including analyzing how an author uses and refines the meaning of a key term over the course of a text (Examples: *how Madison defines faction in Federalist No. 10*).

**6-8.LH.3.2:** Describe how a text presents information (Examples: *sequentially, comparatively, causally*).

**9-10.LH.3.2:** Analyze how a text uses structure to emphasize key points or advance an explanation or analysis.

**11-12.LH.3.2:** Analyze in detail how a complex primary source is structured, including how key sentences, paragraphs, and larger portions of the text contribute to the whole.

**6-8.LH.3.3:** Identify aspects of a text that reveal an author's perspective or purpose (Examples: *loaded language, inclusion or avoidance of particular facts*).

**9-10.LH.3.3:** Compare the perspectives of two or more authors for how they treat the same or similar topics, including which details they include and emphasize in their respective accounts.

**11-12.LH.3.3:** Evaluate authors' differing perspectives on the same historical event or issue by assessing the authors' claims, reasoning, and evidence.

<b>Synthesis and Connection of Ideas (<i>Reading</i>)</b>		
<b>LH.4:</b> Build understanding of history/social studies texts by synthesizing and connecting ideas and evaluating specific claims.		
<b>GRADES 6-8</b>	<b>GRADES 9-10</b>	<b>GRADES 11-12</b>
<b>6-8.LH.4.1:</b> Integrate visual information (Examples: <i>charts, graphs, photographs, videos, or maps</i> ) with other information in print and digital texts.	<b>9-10.LH.4.1:</b> Integrate quantitative or technical analysis (Examples: <i>charts, research data</i> ) with qualitative analysis in print or digital text.	<b>11-12.LH.4.1:</b> Integrate and evaluate multiple sources of information presented in diverse formats and media (Examples: <i>visually, quantitatively, as well as in words</i> ) in order to address a question or solve a problem.
<b>6-8.LH.4.2:</b> Distinguish among fact, opinion, and reasoned judgment in a text.	<b>9-10.LH.4.2:</b> Assess the extent to which the reasoning and evidence in a text support the author’s claims.	<b>11-12.LH.4.2:</b> Evaluate an author’s premises, claims, and evidence by corroborating or challenging them with other information.
<b>6-8.LH.4.3:</b> Compare and contrast treatments of the same topic in a primary and secondary source.	<b>9-10.LH.4.3:</b> Analyze the relationships among primary and secondary sources on the same topic.	<b>11-12.LH.4.3:</b> Integrate information from diverse sources, both primary and secondary, into a coherent understanding of an idea or event, noting discrepancies among sources.

<b>WRITING GENRES (WRITING)</b>		
<b>LH.5:</b> Write for different purposes and to specific audiences or people.		
<b>GRADES 6-8</b>	<b>GRADES 9-10</b>	<b>GRADES 11-12</b>
<b>6-8.LH.5.1:</b> Write arguments focused on discipline-specific content.	<b>9-10.LH.5.1:</b> Write arguments focused on discipline-specific content.	<b>11-12.LH.5.1:</b> Write arguments focused on discipline-specific content.
<b>6-8.LH.5.2:</b> Write informative texts, including analyses of historical events.	<b>9-10.LH.5.2:</b> Write informative texts, including analyses of historical events.	<b>11-12.LH.5.2:</b> Write informative texts, including analyses of historical events.

<b>THE WRITING PROCESS (WRITING)</b>		
<b>LH.6:</b> Produce coherent and legible documents by planning, drafting, revising, editing, and collaborating with others.		
<b>GRADES 6-8</b>	<b>GRADES 9-10</b>	<b>GRADES 11-12</b>
<b>6-8.LH.6.1:</b> Plan and develop; draft; revise using appropriate reference materials; rewrite; try a new approach; and edit to produce and strengthen writing that is clear and coherent, with some guidance and support from peers and adults.	<b>9-10.LH.6.1:</b> Plan and develop; draft; revise using appropriate reference materials; rewrite; try a new approach, focusing on addressing what is most significant for a specific purpose and audience; and edit to produce and strengthen writing that is clear and coherent.	<b>11-12.LH.6.1:</b> Plan and develop; draft; revise using appropriate reference materials; rewrite; try a new approach, focusing on addressing what is most significant for a specific purpose and audience; and edit to produce and strengthen writing that is clear and coherent.
<b>6-8.LH.6.2:</b> Use technology to produce and publish writing and present the relationships between information and ideas clearly and efficiently.	<b>9-10.LH.6.2:</b> Use technology to produce, publish, and update individual or shared writing products, taking advantage of technology's capacity to link to other information and to display information flexibly and dynamically.	<b>11-12.LH.6.2:</b> Use technology to produce, publish, and update individual or shared writing products in response to ongoing feedback, including new arguments or information.



**THE RESEARCH PROCESS (WRITING)**

**LH.7:** Build knowledge about the research process and the topic under study by conducting short or more sustained research.

**GRADES 6-8**

**6-8.LH.7.1:** Conduct short research assignments and tasks to answer a question (including a self-generated question), drawing on several sources and generating additional related, focused questions that allow for multiple avenues of exploration.

**GRADES 9-10**

**9-10.LH.7.1:** Conduct short as well as more sustained research assignments and tasks to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.

**GRADES 11-12**

**11-12.LH.7.1:** Conduct short as well as more sustained research assignments and tasks to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.

<p><b>6-8.LH.7.2:</b> Gather relevant information from multiple sources, using search terms effectively; annotate sources; assess the credibility and accuracy of each source; and quote or paraphrase the data and conclusions of others while avoiding plagiarism and following a standard format for citation (Examples: <i>APA</i> or <i>Chicago</i>).</p>	<p><b>9-10.LH.7.2:</b> Gather relevant information from multiple authoritative sources, using advanced searches effectively; annotate sources; assess the usefulness of each source in answering the research question; synthesize and integrate information into the text selectivity to maintain the flow of ideas, avoiding plagiarism and following a standard format for citation (Examples: <i>APA</i> or <i>Chicago</i>).</p>	<p><b>11-12.LH.7.2:</b> Gather relevant information from multiple types of authoritative sources, using advanced searches effectively; annotate sources; assess the strengths and limitations of each source in terms of the specific task, purpose, and audience; synthesize and integrate information into the text selectivity to maintain the flow of ideas, avoiding plagiarism and overreliance on any one source and following a standard format for citation (Examples: <i>APA</i> or <i>Chicago</i>).</p>
<p><b>6-8.LH.7.3:</b> Draw evidence from informational texts to support analysis, reflection, and research.</p>	<p><b>9-10.LH.7.3:</b> Draw evidence from informational texts to support analysis, reflection, and research.</p>	<p><b>11-12.LH.7.3:</b> Draw evidence from informational texts to support analysis, reflection, and research.</p>