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Curriculum Review: The Understanding Fiscal Responsibility Lesson Materials

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Understanding Fiscal Responsibility Project Team. (2015). Understanding Fiscal Responsibility. Retrieved February 22, 2017, from <http://www.econedlink.org/topics/28>

Illinois social studies teachers face significant challenges in working to meet the recent State requirement for a semester-long civics curriculum designed to,

help young people acquire and learn to use the skills, knowledge, and attitudes that will prepare them to be competent and responsible citizens throughout their lives. Civics course content shall focus on government institutions, the discussion of current and controversial issues, service learning, and simulations of the democratic process. ("Illinois School Code," n.d.)

One of the challenges is finding lesson materials that address government institutions in ways that allow students to engage with the controversial aspects of those institutions and the policies implemented through them. The [Understanding Fiscal Responsibility](#) (Understanding Fiscal Responsibility Project Team, 2015) (UFR) materials published by the Center for Economic Education provide a useful set of lesson plans that specifically highlight federal government institutions in ways that promote critical analysis. Students examine competing ideologies, personal and collective values, and budget priorities. These materials provide teachers with vetted resources and questioning sequences, as well as extension and homework activities. The UFR content is both vitally important to students' future civic lives and currently underrepresented in K-12 curricula.

To assist teachers in determining the extent that these materials may be valuable for their classrooms, we review the background of the UFR project; the content and pedagogy of the lessons in terms of scaffolding, activities, and resources; and issues for teachers to consider when adopting these materials for their classrooms.

Background

The UFR materials were developed by teachers and researchers at Teachers College, Columbia University and funded by a grant from the Peter G. Peterson Foundation. They are available on the [Econedlink.org](http://www.econedlink.org) website. The lessons were field tested in high schools in multiple locations around the country prior to being published in their current form.¹

The 15 UFR lessons are not designed as a complete curriculum for a semester-long course, but can serve as helpful supplements to traditional history, government, economics, or current events courses that are tasked with addressing the new requirements. They can be used in sequence,

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or individual lessons may be selected to supplement work in survey courses. The lessons provide opportunities for students to evaluate the goals, trade-offs, and values inherent in debates over Social Security, Medicare, and national security, while considering broader issues, such as national debt and budget deficits. These materials thus address controversial issues related to government institutions and economic policy that frequently go unexamined critically in secondary curricula.

Understanding Fiscal Responsibility Lessons

- [Social Security and the National Debt](#)
- [Social Security, Governance, and the National Debt](#)
- [The History of Social Security](#)
- [Medicare and the National Debt](#)
- [Medicare, Governance, and the National Debt](#)
- [The History of Medicare](#)
- [The Economics of National Security](#)
- [National Security Goals, the Federal Budget, and the National Debt](#)
- [Political Beliefs and the Federal Budget](#)
- [Balancing the Federal Budget](#)
- [The Federal Reserve System: Overview Lesson](#)
- [The Panic of 1893 and the Election of 1896](#)
- [President Jackson and the Veto of the Second National Bank](#)
- [Rhetoric](#)

Each lesson is framed with an essential question. For example, the [Social Security and the National Debt](#) lesson asks, “What costs and benefits are we willing to accept to ensure the benefits of income security to Social Security recipients?” The lesson plans then lay out key concepts that are linked to pop-up definitions, lesson objectives, content introductions for teachers, and links to lesson resources.

The UFR lessons are designed for two class sessions, although time guidelines for activities within lessons are not provided. Each lesson begins with an “Entry” activity, and includes well-explained lesson procedures and options for extensions and homework. Connections to the Common Core State Standards; the College, Career, and Civic Life Framework (C3); as well as to content-specific standards documents are included, as appropriate, for individual lessons. The close attention paid to addressing required content standards carries over to the ways that the lessons scaffold student content knowledge while raising important public policy issues.



Scaffolded Content

Several potent aspects make the UFR lessons valuable for student engagement. The key strength of these plans is the mutually reinforcing relationship between the content of each lesson. Beyond that, the selections of content and essential dilemmas resonate with contemporary, real world issues that will affect students within their lifetimes. Additionally, the authors of these lessons have crafted them in such a way as to promote, and provide the opportunity to demonstrate, a variety of critical thinking and civic engagement skills with benefits that carry beyond the lessons themselves.

The array of subject matter provides a comprehensive introduction to challenging politico-economic quandaries in a way that reinforces, integrates with, and builds upon previous content. For example, Social Security, Medicare, the national debt, the economics of national security, and the Federal budget are all covered in more than one lesson. If executed properly, the second (and sometimes third) instance of each of those content areas would comprise an effectively spiraled approach to addressing the role of these institutions and accompanying institutionalized problems. While there is a minor risk of redundancy among some of the lessons, the conceptual proximity of the content will reinforce students' long-term retention of the material.

Taking the topics of Medicare and Social Security as examples, both social welfare institutions are covered in three out of the fifteen lessons, and both are engaged from historical, economic, and political science perspectives. In the "... and the National Debt" lessons, students examine the benefits of the service each institution provides to Americans as well as the sustainability of the programs vis-à-vis the dilemmas of the current economic climate. In the "... Governance, and the National Debt" lessons, a more nuanced task is introduced in that students are asked whether or not the government *should* provide the benefits discussed in the previous lesson, in light of both the predicted state of the economy and the level of expected benefits from each program. Finally, in the "The History of ..." lessons, each topic is treated with a thorough historical perspective. Students examine the origin of the programs in order to come to a deeper understanding of enduring policy issues as they have evolved over the years.

Even in lessons that do not address the same content by name, such as [Rhetoric](#) and [Political Beliefs and the Federal Budget](#), there is a great deal of complementary thematic fuel to help students make connections across issues and disciplines. In Political Beliefs and the Federal Budget, students identify how each major political party's general perspective on the role of government differs. Should this lesson precede the one on rhetoric, where students are given the challenge of identifying semantic artifice in political discourses concerning budget and debt, there



is an opportunity to have students see how specific types of rhetoric may play into particular political discourses. Alternatively, the idea of rhetoric could easily be used to hone the students' knowledge of the content of the lesson on political beliefs because rhetoric is essential in winning over new constituents and maintaining a thriving base for any given political ideology. This task is particularly relevant in the current political climate and provides a valuable structured opportunity for students to evaluate the nature and impact of political rhetoric through the lesson's essential question, "Is it convincing facts or effective rhetoric that determines what the public thinks about the debt and the deficit?" Discussing this question seems particularly relevant in a media landscape that is debating the nature of factual knowledge and its relevance to political decision-making.

Teachers who choose to use multiple lessons from the UFR materials will find that students have opportunities to develop strategies and skills in discussion and resource analysis. Each "Entry" provides students with a challenging but approachable exercise. Many of them involve analyzing political cartoons or other graphic representations of the controversial nature of the essential question. This allows for ingress into the lesson proper, and, should the "Entry" not be adequate, several lesson plans highlight or include extra information on specific concepts or institutions for which students may need additional explanation prior to beginning the main activity. Extension activities, some of which teachers may want to integrate into the regular classwork, enrich the content of the lessons and reinforce a general civic-minded approach to economics. Taken together, the extension activities, anticipatory sets, and preemptively identified areas of potential difficulty make for teacher and student friendly, efficiently planned lessons.

A useful aspect of these plans for Illinois teachers is the way they incorporate the C3 standards, which form the basis for the [Illinois Social Science Learning Standards](#). Given the overlap of content throughout the unit, one might expect redundancy in the application of standards. This is far from the case (see Table 1). The authors have intentionally distributed standards encompassing Civics, Economics, and History themes throughout the lessons without distorting the intentions of those standards. Each lesson, even those not directly tied to the Economics section of the C3 standards, presents content relevant to economic inquiry. As a group, the lessons provide a holistic view of economic institutions themselves. In doing so, they provide teachers with materials uniquely suited to meet the aspects of the legal requirement to promote life-long civic knowledge, discussion of governmental institutions, and engagement with controversial issues.



Table 1: UFR Lessons and C3 Standards

C3 Standards	S. S. and Ntl. Debt	Medicare and the Ntl. Debt	Economics of Ntl. Security	Taxation and the Ntl. Debt	Balancing the Federal Budget	S. S., Gov. and the National Debt	Medicare, Gov., and Ntl. Debt	Ntl. Sec., Budget, and Ntl. Debt	Political Beliefs and the Federal Budget	Rhetoric	The History of S. S.	History of Medicare Reserve System	The Federal Reserve System	Panic of 1893 and the 1896 Election	Pres. Jackson and the 2nd Ntl. Bank
CIVICS THEMES															
D2.Civ.5.9-12.						X	X								
D2.Civ. 6.9-12.								X							
D2.Civ.10.9-12.									X						
D2.Civ.13.9-12.						X	X	X	X						
ECONOMICS THEMES															
D2.Eco.2.9-12.			X		X					X					
D2.Eco.6.9-12.		X	X	X											
D2.Eco.7.9-12.	X	X													
D2.Eco.8.9-12.	X			X											
D2.Eco.13.9-12.					X					X					
HISTORY THEMES															
D2.His.1.9-12.														X	X
D2.His.2.9-12.														X	X
D2.His.12.9-12.											X	X			
D2.His.16.9-12.											X	X			



Engaging Activities and Resources

The resources connected to the UFR lessons are current, accessible, and provide opportunities for students to engage with primary sources in useful ways. Each lesson provides resources from a range of perspectives. For example, the [National Security Goals, The Federal Budget, and the National Debt](#) lesson includes a [political cartoon](#) for the entry activity, as well as a [news article](#) from the Armed Forces Press Service and excerpts of [articles](#) from the Center for American Progress, *The Huffington Post*, the *Wall Street Journal*, and an academic research study. An [Overview of the Budget Process](#) is also included. Most resources for student use in the classroom are less than one page long, while the “Overview,” and other background resources are up to three pages.

Each lesson includes some combination of large and small group discussion using the information from the sources. Focusing questions are provided, and frequently recur over different lessons or resources, providing students a familiar framework for analysis of different kinds of sources. For example, in the [Medicare and the National Debt](#) lesson, students analyze a quote from the Congressional Budget Office using the questions: “How does this quote relate to what [you] have learned so far? Does the evidence [you] have seen support this conclusion? What additional evidence would [you] like to see to test it?” This same set of questions is then used later in the lesson to frame an analysis of graphs showing real and projected costs of the Medicare program. The discussion formats vary across lessons, from whole group reporting of observations from common sources to pairs with different sources comparing inferences. Each lesson uses the discussions to highlight the contested nature of the issues involved, as well as the values represented in different approaches to the problems presented.

There are other aspects to these lessons that go beyond teaching about a system of institutions, currency, and numbers. [The Panic of 1893 and the Election of 1896](#), for example, presents students with an essential dilemma that transcends classroom walls and confronts every U.S. citizen: what sort of country do we *want* to create for ourselves? This is not only a relevant question to students of social studies, regardless of the focus of a given lesson, but it has students and instructors take into account seemingly non-economic factors, like ideology and rhetoric, and examine critically how they impact the ways that economic narratives play out. This can be conceptualized as writing economics-focused lessons that contain supplemental foci, such as ethics, or creating more engaging social studies curricula through the introduction of interdisciplinary themes.



Considerations: Time, Pedagogy, Social Justice

As teachers plan their implementation of the UFR lessons, there are several considerations to keep in mind. These include the complexity of the subject matter, the nature of the embedded pedagogy, and the view of economics presented in the lessons.

The core concepts included in these lessons: deficits, national debt, national security, etc.; are complex issues with advocates for a dizzying number of possible approaches, and the UFR lessons do an admirable job of including multiple perspectives. As stated in the introduction, these are issues of which students often have little prior knowledge, which makes including them in high school curriculum of great importance. The UFR lessons writers acknowledge this lack of familiarity and include useful background and supplemental materials. The complexity of the issues and amount of new information, though, may mean that more than two hours class time is necessary for students to grasp the relevant information. The most extreme example of this is the [Taxation and the National Debt](#) lesson. The teacher introduction to the lesson states,

This lesson assumes some prior knowledge about what taxes are, and familiarity with some basic types of taxes, including income, property, and sales taxes. Students should also know how regressive, proportional, and progressive taxes work.

There is an embedded link to an [“Overview of Federal Taxes”](#) that provides a clear explanation and context for these concepts, but teachers will recognize that time may need to be added to the lesson plan in order to help students become comfortable with these ideas.

Teachers who may be inclined to use the 15 UFR lessons as a stand-alone unit will want to infuse more pedagogical variety into the lessons. The lessons primarily rely on text- and graphics-based documents rather than on student creativity or kinesthetic strategies. This will not be an issue when lessons are individually included in a broader unit, but should be taken into consideration if the lessons are to be taught consecutively.

Finally, the labeling of the materials as related to fiscal responsibility accurately identifies the materials as in the mainstream of economic thought. The materials prompt students to consider values, the common good, and social welfare as elements of responsibility, but the social justice element that some teachers may seek in addressing economic issues is not heavily emphasized in the UFR materials. The fact that issues related to the federal government’s responsibility for social welfare are broached in the UFR lessons at all raises them above much of the economics curriculum generated for K-12 use. Whether it goes far enough in doing so will be each teacher’s task to decide.



Conclusion

The UFR lesson materials are a valuable addition to the social studies teacher's repertoire. They provide resources that address the Illinois civics requirements regarding government institutions and controversial issues using content that is both crucial to understanding the Federal government and of lasting importance to students in their personal and civic lives. The ability to use the materials as stand-alone lessons, in content- or disciplinary standard-specific groupings, or as a complete unit provides teachers with valuable flexibility in integrating these important topics into the curriculum.

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References

Illinois School Code, Pub. L. No. 105 ILCS 5/ § 27-22 (n.d.).

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Understanding Fiscal Responsibility Project Team. (2015). Understanding Fiscal Responsibility.

Retrieved February 22, 2017, from <http://www.econedlink.org/topics/28>

¹ Disclosure: The first author, while not involved in writing the lessons, conducted observations and interviews of teachers and students as part of the testing of the UFR curriculum at one of the field sites.