

Economics & Financial Literacy

Budgets, scarcity, trade, and the cost of every choice.

Grade fit: Grades 6-12 · Format: printable PDF unit

About this unit

This is the subject SFC Nations does best. Students hold a treasury, set tax policy, negotiate trade, and pay for their own decisions. Financial literacy stops being a worksheet and becomes a habit.

What students will be able to do

- Build and balance a budget with income and recurring costs
- Explain scarcity, opportunity cost, and tradeoffs from experience
- Evaluate a trade agreement for mutual benefit
- Describe how taxation affects behavior and revenue
- Plan for reserves, debt, and long-term investment

These are sample pages only. The complete unit, answer keys, and printable worksheet packs are part of the Homeschool Nations bundle.

Sample lesson — topics covered

Budgeting

Gross income, tax revenue, and military maintenance sit on one screen. Overspend and growth stalls the next day.

Supply, demand, and trade

With trade partners and resource synergies, students learn why specialization and exchange beat self-sufficiency.

Taxation policy

Higher rates raise revenue and lower happiness. Students find their own version of the tradeoff curve.

Try it this week

1. Balance the national budget for five straight in-game days
2. Negotiate one trade agreement and write why it benefits both sides
3. Build a personal household budget using the same categories

Sample worksheet

Name: _____ Date: _____

1. In one sentence, what is the big idea of this Economics unit?

2. Describe one decision you made in your nation and what happened next.

3. What evidence from your nation's data supports that answer?

4. What would you do differently next week, and why?

Weekly plan at a glance

- Monday: review last week's numbers
- Tuesday: concept lesson
- Wednesday: policy change in-game
- Thursday: measure the effect
- Friday: reflection tying it back to household finance

Full unit — including every worksheet, rubric, and answer key — unlocks with the Homeschool Nations bundle at sfcnations.com/homeschool-nations-launch