

**Civics & Economics Learning in Place 2020**

**\*\*Please note: Students that do not have their textbook at home can access the materials using the following login information:**

<http://student.efiveponds.com>

**Username:** NorfolkS **Password:** 23510S

**Week 1**

✓	Task	Text	Write
	Compare and contrast the benefits and risks of different types of business ownership.	Our State and Nation: Civics and Economics Textbook pgs. 158-159	1. On blank paper, create a triple Venn diagram (using three circles). Complete the diagram, noting similarities and differences between each type of business ownership. The following should be included in your Venn diagram: ownership by 1 person; ownership by more than 1 person; share profits; share risks; limited liability; unlimited liability; legally protected.
	Why do we use money?	Our State and Nation: Civics and Economics Textbook pgs. 178-179	2. How does using different types of money, as opposed to bartering, benefit our lives? If typed, 12 point font: no less than 1 page, no more than 2 pages. If hand-written, no less than 2 pages, no more than 4 pages.
		Unit 8 13f Performance Task, Document A (packet)	3. Use Document A in the Performance Task to construct a claim that answers the driving historical question. Then, support your claim with 3 pieces of evidence from the documents. In complete sentences, provide your reasoning/ argument for why the evidence supports your claim. Use additional paper if necessary.
	How do private financial institutions benefit consumers?	Our State and Nation: Civics and Economics Textbook pgs. 164-165	4. Answer the following questions in complete sentences: <ul style="list-style-type: none"> <li>a. Imagine a world without banks.</li> <li>b. Where would people keep their money?</li> <li>c. What kinds of problems would there be?</li> </ul>
			5. Using information from the reading and your responses to the questions above, create a small poster that illustrates all the benefits of private financial institutions.

	Unit 8 12e Performance Task, Documents A-B (packet)	6. Use Documents A-B in the Performance Task to construct a claim that answers the driving historical question. Then, support your claim with evidence from both documents. In complete sentences, provide your reasoning/argument for why the evidence supports your claim. Use additional paper if necessary.
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## Week 2

✓	Task	Text	Write
	Describe the characteristics of services provided by the government.	Our State and Nation: Civics and Economics Textbook pgs. 174-175	1. Answer the following textbook questions in complete sentences: a. Page 184, #4-5
		"A Day in the Life" (packet)	2. Examine the daily schedule. What services provided by the public sector does this person use during this day? Why would the government provide those particular services? If typed, 12 point font: no less than 1 page, no more than 2 pages. If hand-written, no less than 2 pages, no more than 4 pages.
	How does the government get funding to provide services?	Our State and Nation: Civics and Economics Textbook pgs. 176-177	3. Answer the following textbook questions in complete sentences: a. Page 184, #6
			4. Many other countries pay much higher taxes, but in return they get free health care. Do you think we should raise taxes to provide health care for ALL Americans or keep our system the way it is now? (From p. 177). Explain your response. If typed, 12 point font: no less than 1 page, no more than 2 pages. If hand-written, no less than 2 pages, no more than 4 pages.
	How do individuals, businesses, and the government interact in the economy?	Our State and Nation: Civics and Economics Textbook pgs. 162-163	5. Answer the following textbook questions in complete sentences: a. Page 167, #10
			6. On blank paper, create a circular flow diagram for your favorite store. Your diagram should include: Households, Government, Businesses, and labels/ descriptions for the arrows showing interactions between the groups. Include specific resources that would be exchanged, based on the type of store that you chose.

**Week 3**

✓	Task	Text	Write
	How does the government work to protect consumers' rights?	Our State and Nation: Civics and Economics Textbook pgs. 182-183	1. Answer the following textbook questions in complete sentences: a. Page 184, #10-11
		Unit 9 13e Performance Task, Documents A-B (Packet)	2. Use Documents A-B in the Performance Task to construct a claim that answers the driving historical questions. Then, support your claim with evidence from both documents. In complete sentences, provide your reasoning/ argument for why the evidence supports your claim. Use additional paper if necessary.
	How and when does the government regulate marketplace competition?	Our State and Nation: Civics and Economics Textbook pgs. 172-173	3. Answer the following textbook questions in complete sentences: a. Page 184, #1-3
	What role does the Federal Reserve play in the US economy?	Our State and Nation: Civics and Economics Textbook pgs. 180-181  "The Government and the Economy," Sources A-C (Packet)	4. Using the textbook, complete the Federal Reserve Chart (Reproducible 206, Packet).  5. Answer the following textbook questions in complete sentences: a. Page 184, #9. Should be no more than 1 page.  6. Evaluate Sources A-C and create plan for the Federal Reserve to take to stabilize the economy. In your written plan, you must explain the actions the Federal Reserve would take to stabilize the economy and explain the actions the Federal Reserve would take to regulate the money supply and stabilize the banks. Your plan must include evidence from at least 2 sources. If typed, 12 point font, the plan should be no less than 1 pages and no more than 3 pages. If hand-written, the plan should be no less than 2 pages and no more than 4 pages.

# NPS

## Learn in Place

Supplemental Packet:  
Civics

# Civics and Economics

## Unit 8 Performance Task

Skill Standard: CE.1a

The student will demonstrate skills for historical thinking, geographical analysis, economic decision making, and responsible citizenship by analyzing and interpreting evidence from primary and secondary sources, including charts, graphs, and political cartoons;

Content Standard: CE.12e

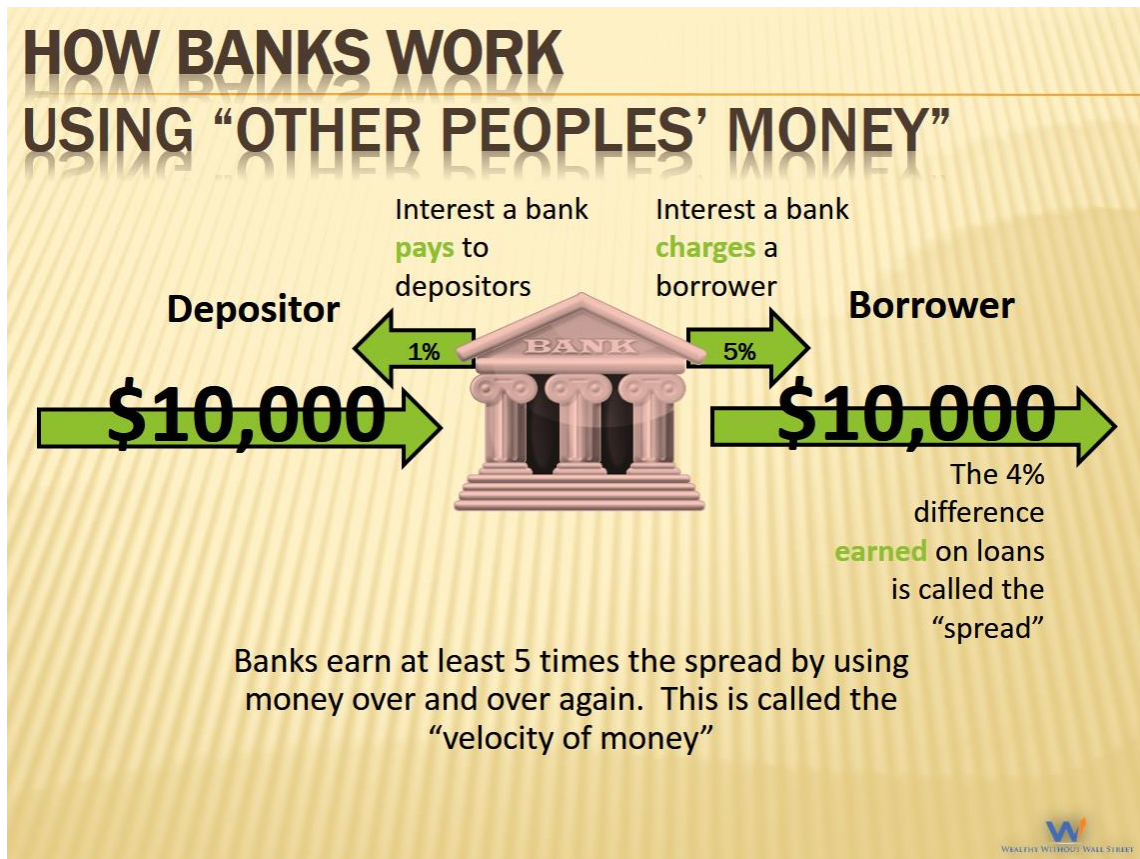
The student will apply social science skills to understand the United States economy by  
e) explaining how financial institutions channel funds from savers to borrowers;

**Task:** Use the document to address the following question:

***Driving Historical Question: How do both banks and credit unions work for the benefit of individuals?***

**Part A.** Closely examine Documents A and B. Then, determine what is important by answering the accompanying question(s).

### Document A



Based on Document A, describe three benefits to putting money in a bank:

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## Document B

### Core Credit Union Products and Services

Core Credit Union offers Members the chance to have control over their finances by making their own savings work for them with our range of products & services.

It's the money that Members save that provides the money to lend to other Members. The money you save is held as shares and it is this pooling of shares that creates the loan fund from which you and other Members can borrow. When borrowing, it is important that you borrow wisely ensuring that you protect your shares and the shares of your friends, family and neighbors.

As well as loans, Core Credit Union also offers a range of services including Budget accounts, Insurance, Online access to you account 24/7 and Foreign Exchange.

Credit Unions were set up to serve local communities and are not-for-profit. Any surplus made goes towards improving services in the Credit Union, the Community or is returned to Members.

These are some of the products & services Core Credit Union provides for its Members:

- Savings / Stamps
- Personal Loans
- Car Loans
- Education Loans at reduced rates
- Home Loans (\$40,000 – \$200,000)
- Budget Accounts
- Loan Protection Insurance
- Death Benefit Insurance
- Life Savings Insurance
- Bill Pay
- Credit Transfers
- On-line Accounts
- CU anywhere (Smartphone app)
- Foreign Exchange

Based on Document B, describe three benefits credit unions provide to their customers.

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#### Part B.

- Create a claim that answers the Driving Historical Question.
- Support the claim with **at least 3** different pieces of evidence from the documents. These are facts that support the claim.
- In complete sentences, provide your reasoning/argument for why the evidence supports the claim.
- Use additional paper, if necessary.

**Driving Historical Question: How do both banks and credit unions work for the benefit of individuals?**

Task: Use the document to address the following question:

**Driving Historical Question: Why is money a more convenient alternative to bartering?**

**Part A.** Closely read Document A and determine what is important by answering the accompanying question(s).

**Document A**

## Barter vs. Using money



	Barter	Using money
As a medium of exchange	Lack of double coincidence of wants	Generally accepted
As a store of value	Some goods are perishable	Durable
As a unit of account	Indivisible	Divisible
	No common measure of value	A unit for measurement
Easy to carry?	Some goods are heavy	Portable

Based on Document A, discuss three disadvantages of bartering.

1. \_\_\_\_\_  
\_\_\_\_\_
2. \_\_\_\_\_  
\_\_\_\_\_
3. \_\_\_\_\_  
\_\_\_\_\_

**Part B.**

- Write a claim that answers the Driving Historical Question.
- Support your claim with **at least 3** different pieces of evidence from the document. These are facts that support your claim.
- In complete sentences, provide your reasoning/argument for why the evidence supports your claim.
- Use additional paper, if necessary.

Civics and Economics  
Unit 9 Performance Task

**Content Standard: CE.13e**

The student will apply social science skills to understand the role of government in the United States economy by  
e) describing how governments regulate to protect consumers, labor, the environment, competition in the marketplace, and property rights

**Task: Use the document to address the following question:**

***Driving Historical Question: How do views of government regulations of businesses differ?***

**Part A.** Closely examine Documents A and B and determine what is important by answering the accompanying question(s).

**Document A**

In 1970, Congress passed the Occupational Safety and Health Act (OSHA) to protect workers from workplace hazards. This law requires companies to enact policies and procedures aimed at protecting their workers. A federal agency with about 2,200 inspectors protect the health and safety of over 130 million employees around the United States. Following OSHA standards not only leads to a safer workplace, but also results in greater productivity and profitability for businesses.

OSHA has had significant effects on workplace safety. Although U.S. employment has almost doubled, workplace fatalities have gone down by more than 65 percent since OSHA's inception. There were about 38 worker deaths a day in 1970 as compared to 13 per day in 2011. Occupational injury and illness rates have also lowered noticeably. In 1972 the workforce experienced about 10.9 incidents per 100 workers as compared to fewer than 4 per 100 in 2010.

Following OSHA regulations and implementing a safety program can save businesses money. Accidents and injuries occurring on the job can result in major medical and legal expenses. Training employees and having a program in place can prevent these costly incidents from occurring. Maintaining a safe environment for workers rewards business owners with increased productivity and higher morale as well.

Source: DuBois, J. "Why is OSHA Important in a Company?" (adapted)

Based on Document A, discuss three reasons why the Occupational Safety and Health Act is important.

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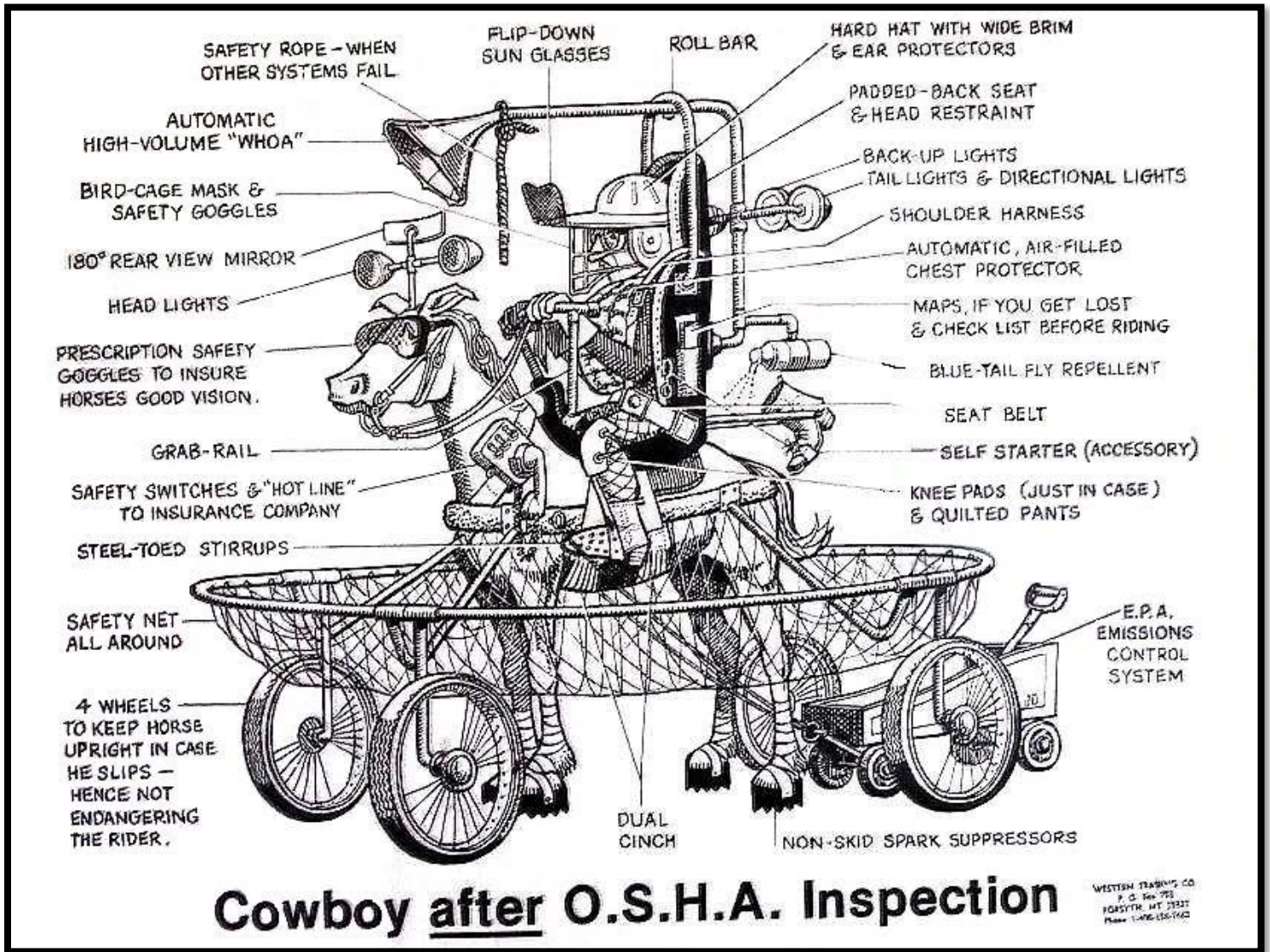
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Document B



**A 1972 political cartoon poking fun at the government's over-regulation of businesses**

Based on Document B, discuss the artist's view of OSHA regulations.

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**Part B.**

- Write a claim that answers the Driving Historical Question.
- Support the claim with **at least 3** different pieces of evidence from the documents. These are facts that support the claim.
- In complete sentences, provide your reasoning/argument for why the evidence supports the claim.
- Use additional paper, if necessary.

**Driving Historical Question: How do views of government regulation of businesses differ?**

# A Day in the Life

7:45 AM	drop my child off at school
8:00 AM	stop at gas station to fill up the gas tank
8:15 AM	stop at the post office to mail a letter
8:30 AM	buy a cup of coffee and breakfast
8:45 AM	hop on the interstate to get to work
9:15 AM	arrive at work to begin the workday
11:15 AM	run to dentist for an appointment
12:15 PM	grab a take-out lunch from a local restaurant
12:30 PM	sit at the park to eat lunch
1:00 PM	return to work
5:00 PM	leave work
5:15 PM	stop at the grocery store to pick up dinner
5:30 PM	see the traffic light is out; follow directions of the police directing traffic
5:45 PM	arrive home to pick up my child
6:00 PM	go to the library to help her with research for her school project
7:30 PM	return home to watch a rented movie



# The Federal Reserve

NAME \_\_\_\_\_

The Federal Reserve System helps provide for a stable economy.  
Describe each function of the Fed below.



<b>BANKS</b>	<b>ECONOMY</b>	<b>FINANCIAL SERVICES</b>
Explain how the Fed supervises the banking system.	How does the Fed influence money supply and interest rates?	To whom does the Fed provide services?
Explain how the Fed helps ensure the safety of deposits.	Why does the Fed influence money supply and interest rates?	Describe the services provided.

# The Government and the Economy

**Question:** How can the government influence the economy?

**Scenario:** You are the chairman of the Federal Reserve in the year 1933, preparing for a meeting with President Roosevelt.

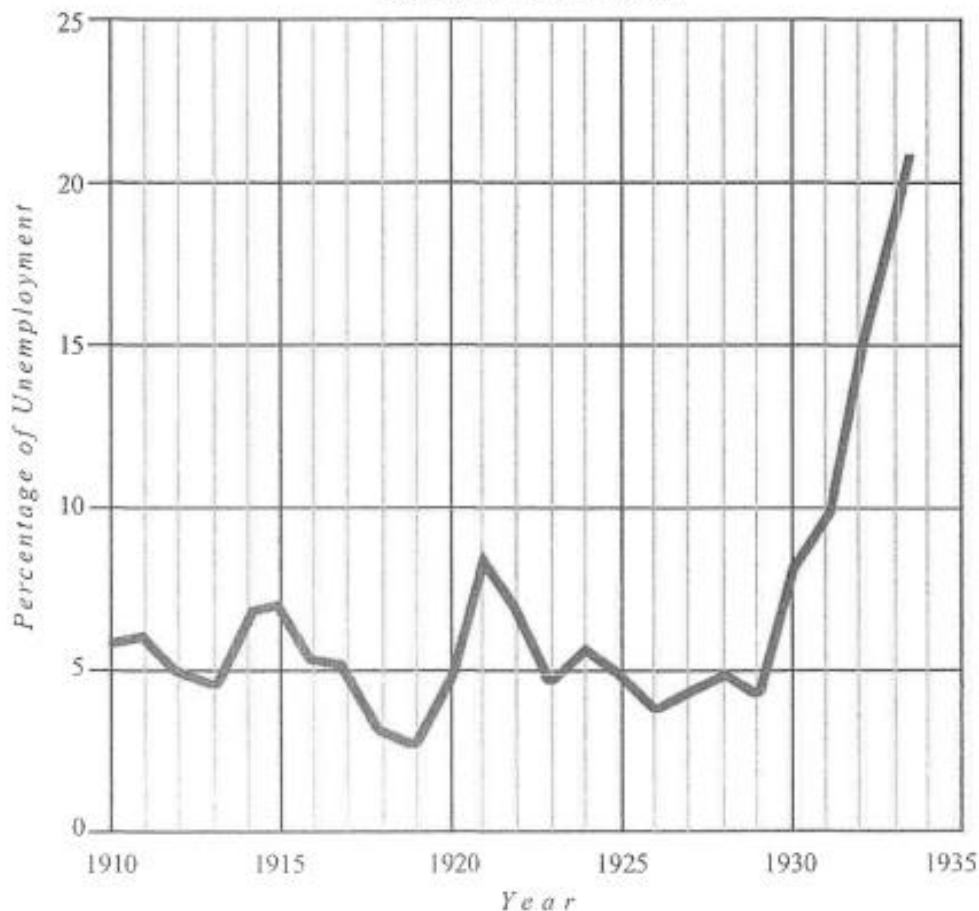
**Task:** You must evaluate the sources and create a plan for how to stabilize the economy. In your presentation to the president, you must:

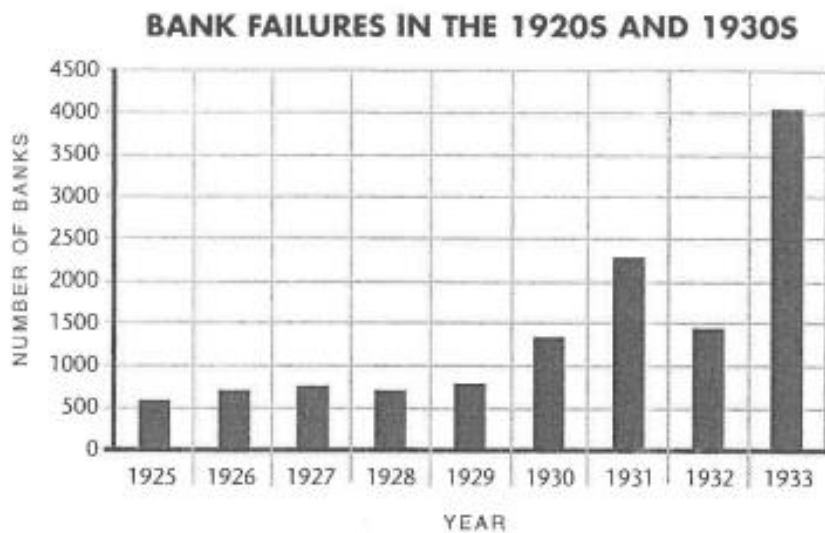
- Determine and explain the actions the Federal Reserve will take to stabilize the economy
- Determine the actions the Federal Reserve will take in regulating the money supply and stabilizing the banks
- Include at least two sources

## Source Material

### SOURCE A:

The percentage of American citizens who were out of work between 1910 -1933



**SOURCE B:**

Source: The Great Depression by Murray Rothbard

**SOURCE C:**

*"Scuse me, Buddy, is this the bread-line or a run on a bank?"*

January 1931, Chester Garde.