

Civics & Economics

(HON SOC STDY 7, SOC STDY 8)

Learning in Place, Phase IV

May 18 - June 5



Norfolk Public Schools
The cornerstone of a proudly diverse community

Name: _____

School: _____

Teacher: _____

Civics & Economics Learning in Place, Phase IV

May 18-22

✓	Task	Text	Write
	Analyze terms associated with financial responsibilities.	Passage 1 Document 2	1. A context clue is a word or group of words in a sentence that helps you understand the meaning of an unknown word. Read each excerpt below from pages 192-193 of Our State and Nation: Civics and Economics. Circle context clues that help you determine the meaning of the bold word. <u>After you determine the meaning of the bold word, write an original sentence using the word correctly.</u>
	Given different scenarios, describe how you can spend smart and use credit wisely.	Passage 1 Document 3 & 4	2. After reading the tips and reviewing the scenario, answer the following questions in a paragraph: a. How can Barbara spend smart? What are ways you make smart decisions when spending your money? 3. After learning the vocabulary and reviewing the scenario, answer the following questions in a paragraph: a. Did Kyle use credit wisely? Is it possible to use credit wisely? If so, how?
	Analyze data to understand the utility of saving and investing your money and of maintaining a budget.	Passage 1 Document 5 & 6	4. After learning the vocabulary and analyzing the provided chart, answering the following questions using complete sentences: a. How many deposits did Trina make? b. What was her interest percentage? c. How much is Trina’s principal at the beginning of April? d. How much did Trina make during these months by keeping her money in the bank? e. If Trina’s money is in the bank, is she more or less likely to spend it? 5. After learning the vocabulary and analyzing the provided chart, answer the following questions using complete sentences: a. At the end of July, how much money does Chin have left? What should he do with this money? b. If Chin’s family goes on vacation one week in July, would his income still be \$80? How will this impact his budget? c. If Chin wants to buy a pair of jeans that cost \$45, how long must he wait before he can buy them? d. If Chin follows this budget, how much money can he save for a car after one year? e. If Chin gets hurt and can’t work for two weeks, how will that impact his budget?

May 25-29

✓	Task	Text	Write
	How does the founding document of the Bill of Rights impact our lives today?	Passage 7 – The Bill of Rights in a Changing America (2018)	<ol style="list-style-type: none">1. After reading the text, answer the following questions:<ol style="list-style-type: none">a. In the text, the author discusses the first ten amendments to the U.S. Constitution. Are there certain rights that you think need protection in our modern time that you wish were part of that initial Bill of Rights? What are they? Why do you think they need to be protected?b. Is a stay at home order or lockdown going against the first amendment of freedom of assembly? Make a case for both.c. In what ways does a stay at home order or lockdown violate the freedom of assembly? Also, how does this order protect our freedom of assembly?
	What are the powers of the three branches of government?	Passage 8 – Three Branches of Government	<ol style="list-style-type: none">2. Read the pages in Passage 8 “Three Branches of Government” and then answer the following questions:<ol style="list-style-type: none">1. What are the articles of the Constitution that name the three branches of government?2. What are the two parts of Congress?3. How many total Congressmen are there?4. What are three things the Legislative branch can do?5. Where does the Executive branch get its name from?6. What does it mean when you say the President is the Commander in Chief?7. What is the main job of the Judicial Branch?8. What is one way that the Legislative Branch has power over the Executive Branch?9. What is one way that the Executive Branch has power over the Legislative Branch?10. What is one way that the Judicial Branch has power over the Legislative Branch?
	How does the Bill of Rights impact the powers of the branches of government?	Passages 7 and 8 – “The Bill of Rights in a Changing America” and “Three Branches of Government”	<ol style="list-style-type: none">3. After completing the previous two tasks and reading Passages 7 and 8, answer the following prompt with at least 1 paragraph (5-7 sentences):<ul style="list-style-type: none">• Explain how the powers of the three branches of government are limited by the Bill of Rights.

June 1-5

✓	Task	Text	Write
	Describe the impact of a Pandemic on global, national, state, and local levels.	Article 9	1. As you read , underline words you do not know. Then, in the margin, use context clues to write a definition or description of the word. Complete this activity for at least 3 words in the article. After you read , answer the accompanying questions.
	Interpret data about state budget and expenditures	Document 10 and Data Analysis Tool	2. Examine the data and answer the questions on the data analysis tool.
	Interpret ideas on a political cartoon about OSHA	Document 11 and Cartoon Analysis tool	3. Examine the cartoon and complete the cartoon analysis tool. (Answers to question 3d could be PACs, SuperPACs, interest groups that deal with OSHA regulations or general governmental policies.)

Passage 1

There is a correlation among skills, education, and income.

Word to Know

► **warranty**

A written promise from a manufacturer that says that if a product fails during a specified time, it will be repaired or replaced

If only you could stand there with a giant magnet and attract \$100 bills! Making money is not this easy. It requires patience and skill.



Imagine yourself ten years from now. Where will you be? What will you be doing? The decisions you make right now can impact your future.

Having It All

You have everything you need to be successful in life right in front of you. Education is one big part of the puzzle. Imagination is another. A willingness to work hard is a third. Success will not suddenly arrive on your doorstep, but it can be yours if you focus on the things that are important to you and stay mindful of what brings you joy.

WHAT IS SUCCESS?

Will you own a big home, a fancy car, or a lavish boat? That is not the way to define "success." Money does not buy happiness, and there are plenty of miserable millionaires out there. Freedom from worry is far more important than the size of your bank account. The peace of mind that comes from knowing you and your loved ones are safe is a true treasure.

FREEDOM FROM FEAR

There are many grown-ups who lie awake at night, worrying about finances. How will they pay for braces for their kids? What about college? What if the car breaks down or the roof needs repair? Life is constantly surprising us, so we must try to be prepared!

Six Steps to Success

REMEMBER THESE!

SPEND SMART

• Do you really need \$200 sneakers? Styles change so fast these days, so do not be a slave to trends. Learn to compare prices!



SAVE AND INVEST

• Is that birthday money burning a hole in your pocket? Let your money accumulate and earn interest. It will go even farther.

STICK TO A BUDGET

• Make a plan that combines spending and saving. When you are older, you will also need to budget for things like gas and groceries.





Money does not grow on trees, but it can grow with smart investments.

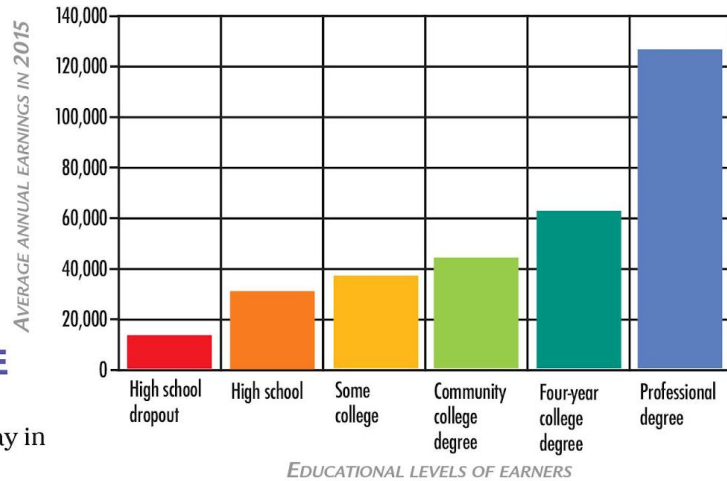
INVEST IN YOUR FUTURE

The single biggest thing you can do to improve your personal finances is to stay in school. Graduate! Go on to community college or a university. Maybe even go to graduate school to gain a higher degree in business, law, architecture, engineering, or medicine. Your wallet will thank you.

Along the way to a higher education, you will have to make dozens of decisions. Think carefully every step of the way. Sure, it would be easy to blow off studying for next week's math test to go to a monster truck rally, but what if that leaves you unable to understand the material? Your jobs right now are to study hard, participate in community life by volunteering, and be a kind and compassionate person.

You are a precious commodity—an extremely valuable human and entrepreneurial resource—so take good care of yourself! Your future depends on it!

EARNINGS BY EDUCATION LEVEL



By staying in school, these high school graduates have taken the first steps on the road to a better life.



USE CREDIT WISELY

Just because you have a \$1,000 spending limit on your credit card does not mean you should use it. Interest charges can add up.



GET INSURANCE

You might get sick, your house might be damaged in a storm or fire, or your car could be involved in an accident. Insurance will help pay for your losses.



STAY PROTECTED

Understand how a contract, a warranty, and a guarantee will protect you. Always read the tiny print at the bottom of anything you sign your name to.



Substitute It!

A context clue is a word or group of words in a sentence that helps you understand the meaning of an unknown word. Read each excerpt below from pages 192-193 of *Our State and Nation: Civics and Economics*. Circle context clues that help you determine the meaning of the **bold** word. After you determine the meaning of the bold word, write an original sentence using the word correctly.

1. When you are older, you will also need to **budget** for things like gas and groceries.

Your sentence:

2. You are a precious **commodity**—an extremely valuable human and entrepreneurial resource—so take good care of yourself!

Your sentence:

3. Money does not grow on trees, but it can grow with smart **investments**.

Your sentence:

4. Styles change so fast these days, so do not be a slave to **trends**.

Your sentence:

5. Let your money **accumulate** and earn interest. It will go even farther.

Your sentence:

6. You might get sick, your house might be damaged in a storm or fire, and your car could be involved in an accident. **Insurance** will help pay for your losses.

Your sentence:

Document 3

SPEND SMART

READ these tips about making spending decisions:

1. Plan purchased BEFORE you go to the store. Don't make impulsive purchases! Planning and being patient before making a purchase will give you time to gather coupons and let you wait for the lowest sale price on your item.
2. Be aware of marketing schemes. Know what you want to buy and don't fall for tricks to buy unnecessary products.

Are there any other tips to help you spend smart?

CONSIDER the following scenario:

Barbara made the volleyball team and she wants to celebrate with her friends who are meeting at the movie theater to see the newest release. She wants to look nice and wants to get snacks for the show.

How can Barbara spend smart? What are the ways you make smart decisions when spending your money?

Document 4

USE CREDIT WISELY

REVIEW the following vocabulary:

- **Credit:** the ability to receive goods or services before you pay for them, with the understanding to pay for the goods or services later
- **Interest Rates:** percentage paid on unpaid credit balances
- **Annual Fee:** a yearly fee charged by the credit card company for having a credit card institution; the amount you earn is a percentage of your principal
- **Statement:** a monthly summary of the goods and services purchased on a credit card
- **Minimum payment:** the smallest amount of a credit card bill you are required to pay each month

Are there any other tips to help you spend smart?

CONSIDER the following scenario:

Kyle, a college student, wanted a new phone, but it was \$650. At the phone store, a salesman said he could open a credit card to buy the phone and he would only have to pay the minimum payment of \$20. The salesman said there would be no annual fee for the card. Kyle did not have a credit card but many of his friends did. He liked the idea of being able to buy what he wanted without waiting. Without asking any more questions, Kyle knew he could afford the \$20 monthly payment, so he signed up!

When Kyle saw his first credit card statement, he was excited that he only owed a \$20 monthly payment for the \$650 phone! He shared his news with Jill who explained to Kyle the consequences of his spending.

Jill told Kyle that if he didn't pay the entire bill now, he would owe interest on his purchase. The interest rate on Kyle's credit card was 19.85%, so if Kyle never used the credit card again and only paid the minimum \$20 monthly payment it would take him 43 months to pay off his phone! Jill said at the end of that time Kyle will have paid \$909.54 for the same phone because of the added interest! That means Kyle will owe \$259.54 MORE for the phone because he only paid minimum monthly payments. Kyle was shocked!

Did Kyle use credit wisely? Is it possible to use credit wisely? If so, how?

Document 5

SAVE AND INVEST REVIEW the following vocabulary:

- **Deposit(s):** money put into your bank account
- **Principal:** the total amount of money you own and place into a bank or financial institution
- **Interest:** additional money you earn when you leave your principal in a bank or financial institution; the amount you earn is a percentage of your principal

ANALYZE this chart:

Trina's Invested Money at a Credit Union

Month	Beginning Balance	1% Interest	Ending Balance
January	\$500	\$5.00	\$505
February	\$505	\$5.05	\$510.05
March	\$510.05	\$5.10	\$515.15
April	\$515.15	\$5.15	\$520.30
May	\$520.30	\$5.20	\$525.50

Questions:

- How many deposits did Trina make?
- What was her interest percentage?
- How much is Trina's principal at the beginning of April?
- How much did Trina make during these months by keeping her money in the bank?
- If Trina's money is in the bank, is she more or less likely to spend it?

Document 6

STICK TO A BUDGET REVIEW the following vocabulary:

- **Income:** money received for work or through investments
- **Expenses:** the amount of money spent on goods or services; costs
- **Balance:** the amount available

ANALYZE this chart:

Chin's July Budget

Description	Income (+)	Expenses (-)	Balance
Mowing lawns for \$20 each per week	\$80		\$80
Snacks Money		\$20	\$60
Savings for car		\$10	\$50
Cell phone bill		\$20	\$30
Entertainment/Clothes		\$20	\$10

Questions:

- At the end of July, how much money does Chin have left? What should he do with this money?
- If Chin's family goes on vacation one week in July, would his income still be \$80? How will this impact his budget?
- If Chin wants to buy a pair of jeans that cost \$45, how long must he wait before he can buy them?
- If Chin follows this budget, how much money can he save for a car after one year?
- If Chin gets hurt and can't work for two weeks, how will that impact his budget?

Passage 7

The Bill of Rights in a Changing America

By Ben Slivnick
2018

In this informational text, Ben Slivnick discusses the first ten amendments of the United States Constitution. Known as the Bill of Rights, the Supreme Court often refers to these amendments to make decisions today.

It was December 1965, nine years into the United States' involvement in the Vietnam War. John and Mary Beth Tinker and their friend Chris Eckhardt walked into their schools in Des Moines, Iowa, wearing black armbands to protest this bloody conflict.

The students were promptly suspended. Just as promptly, their parents sued the school district.

A judge's initial decision lifted the suspension, siding with the students. An appeals court reversed this decision. Ultimately, the U.S. Supreme Court, which has final say on interpreting the Constitution and all federal legal matters, ruled that the students should be allowed to express their political opinions at school, as long as they do not interfere with learning.



"Supreme Court" by Nathan Laurell is licensed under CC BY 2.0

John, Chris, and Mary Beth's actions were found to be symbolic speech, constitutionally protected under the First Amendment, the first of ten which make up the Bill of Rights. These are a set of ideals meant to ensure basic human liberties for all U.S. citizens.

How did the Supreme Court get the idea that students should be allowed to protest at schools from the 45 words of the First Amendment? Well, they weren't always interpreted that way. The way that the Bill of Rights has been viewed has changed over the years, but the words themselves stay the same. By interpreting and reinterpreting the words of the Constitution and Bill of Rights, our courts are able to use the guiding principles of these ancient documents to make decisions in a modern world.

The Bill of Rights: An Overview

The Bill of Rights included a wide range of protections.

The First Amendment protects freedom of religion, the freedom of the press, and the right to assemble, in addition to the freedom of speech at issue in the Tinker case.

The Second Amendment gives individuals the right to own firearms, stating that, “a well regulated militia, being necessary to the security of a free state, the right of the people to keep and bear arms, shall not be infringed.”² The Third Amendment is less relevant to our modern lives. It says that the government cannot force you to house soldiers unless Congress passes a law in a time of war.

The Fourth Amendment protects against unfair searches by law enforcement, while the following four amendments outline a person’s rights during and after trial. The Eighth Amendment, for example, states that “excessive bail shall not be required, nor excessive fines imposed, nor cruel and unusual punishments inflicted.”

The last two amendments ensure that citizens have rights in addition to those spelled out by the Bill of Rights. They also give states the right to create laws — as long as they do not contradict the Constitution.

At the time of its writing, the Bill of Rights was only intended to protect land-owning white males, but it nevertheless represented the broadest protections for citizens by any established Western government. Still, it raised as many questions as they answered.

Any case that arises out of an issue or question related to the Constitution can be reviewed by the Supreme Court, although most are settled in lower courts. When the case is appealed to the highest courts, the nine Justices of the Supreme Court may decide to hear a case and come to a ruling that will bind all courts below them. Even now, more than two hundred years after it was created, there are constant questions about how the Constitution and its adjoining Bill of Rights should be interpreted to apply to our changing society.

The Three Branches of Government

There are three branches of government: the **legislative branch**, the **executive branch**, and the **judicial branch**. Each branch has different duties and powers that serve the American people and prevent one branch from overpowering another (also known as **checks and balances**). Read on to learn more.

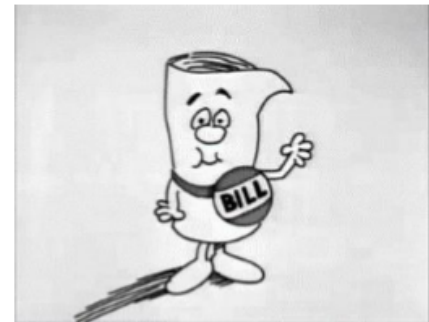


The Legislative Branch

Article I of the Constitution gives the power to make laws to the **legislative branch** of government.

The legislative branch is **bicameral**, or made up of two parts, that are together called Congress. The two parts of Congress are the **House of Representatives** and the **Senate**. There are 100 seats in the Senate (two per state) and 435 seats in the House of Representatives (divided based on state population).

The primary job of Congress is to make laws. Any member of the House or Senate can submit a proposal for a new law, called a bill. If both houses approve the bill, it goes to the president. The bill becomes a law if the president signs it. The president can **veto** (or not approve) any bill. However, congress can override the president's veto, which means passing the bill over the president's objections. But to do so requires a two-thirds majority in both houses.



The Powers of Congress. Besides making laws, Congress can decide how to spend tax money and declare war.

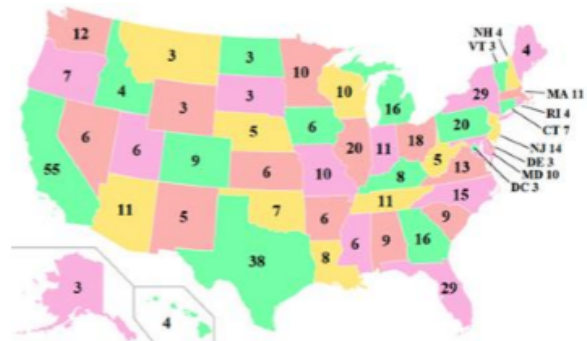


The Executive Branch

Article II of the Constitution describes the **Executive Branch**. It's called this because it **executes**, or carries out, the laws passed by the legislature. For example, Congress says "we should spend some tax money to build some cheap houses for the poor", *someone* needs to actually build and manage those cheap houses. The someone that does these things is the **Executive Branch**.

The head of the executive branch is the **president**. Even though people do vote, ultimately it is the **electoral college** that chooses the president. Each state has a certain number of electoral votes based off of population. To win the presidency, a candidate needs **270** electoral votes.

A president must be a natural-born American citizen. The president serves a four-year term and can be reelected only



once. The Constitution gives Congress the power to remove a president from office if they break the law or don't do their job.

In addition to making sure that laws are carried out, the President is **commander in chief** of the nation's military forces. He or she can also veto laws and appoint Supreme Court justices, among other powers.



PRESIDENT BARACK OBAMA'S CABINET

To help out the President, the executive branch has different **departments** to carry out its duties (after all, the President can't carry out all the laws all by himself). For example, the **State Department** helps build relationships with other nations and the **Justice Department** handles law enforcement.

The Judicial Branch

The Constitution is the "supreme Law of the Land." That means no other laws or actions can conflict with the Constitution. Therefore, the judicial branch of the government has the job of **protecting** the Constitution and making sure it is being followed by the other branches.

Article III of the Constitution says how the judicial branch is set up. At the top is the the country's *highest court*, the Supreme Court.



Perhaps the most important power of the Supreme Court is **judicial review**. This means that the Supreme Court gets to decide whether laws and acts made by the *other* branches are **constitutional** – that is, whether or not they go against the Constitution. The Supreme Court's decisions are final and can't be reversed *unless* the Supreme Court itself changes its mind later on. For example, it the case *Plessy v. Ferguson* said segregation was okay according to the constitution while the later case *Brown vs. Board of Education* said it absolutely wasn't.

There are nine justices on the Supreme Court. Once they are appointed, justices usually serve for life. After hearing statements from both side of a case, the justices debate among themselves and vote.

Article 9

As Coronavirus Deepens Inequality, Inequality Worsens Its Spread

New York Times
Katherine Schulten
April 16th, 2020

The pandemic is widening social and economic divisions that also make the virus deadlier, a self-reinforcing cycle that experts warn could have consequences for years to come. As the coronavirus spreads across the globe, it appears to be setting off a devastating feedback loop with another of the gravest forces of our time: economic inequality.

In societies where the virus hits, it is deepening the consequences of inequality, pushing many of the burdens onto the losers of today's polarized economies and labor markets. Research suggests that those in lower economic strata are likelier to catch the disease.

They are also likelier to die from it. And, even for those who remain healthy, they are likelier to suffer loss of income or health care as a result of quarantines and other measures, potentially on a sweeping scale.

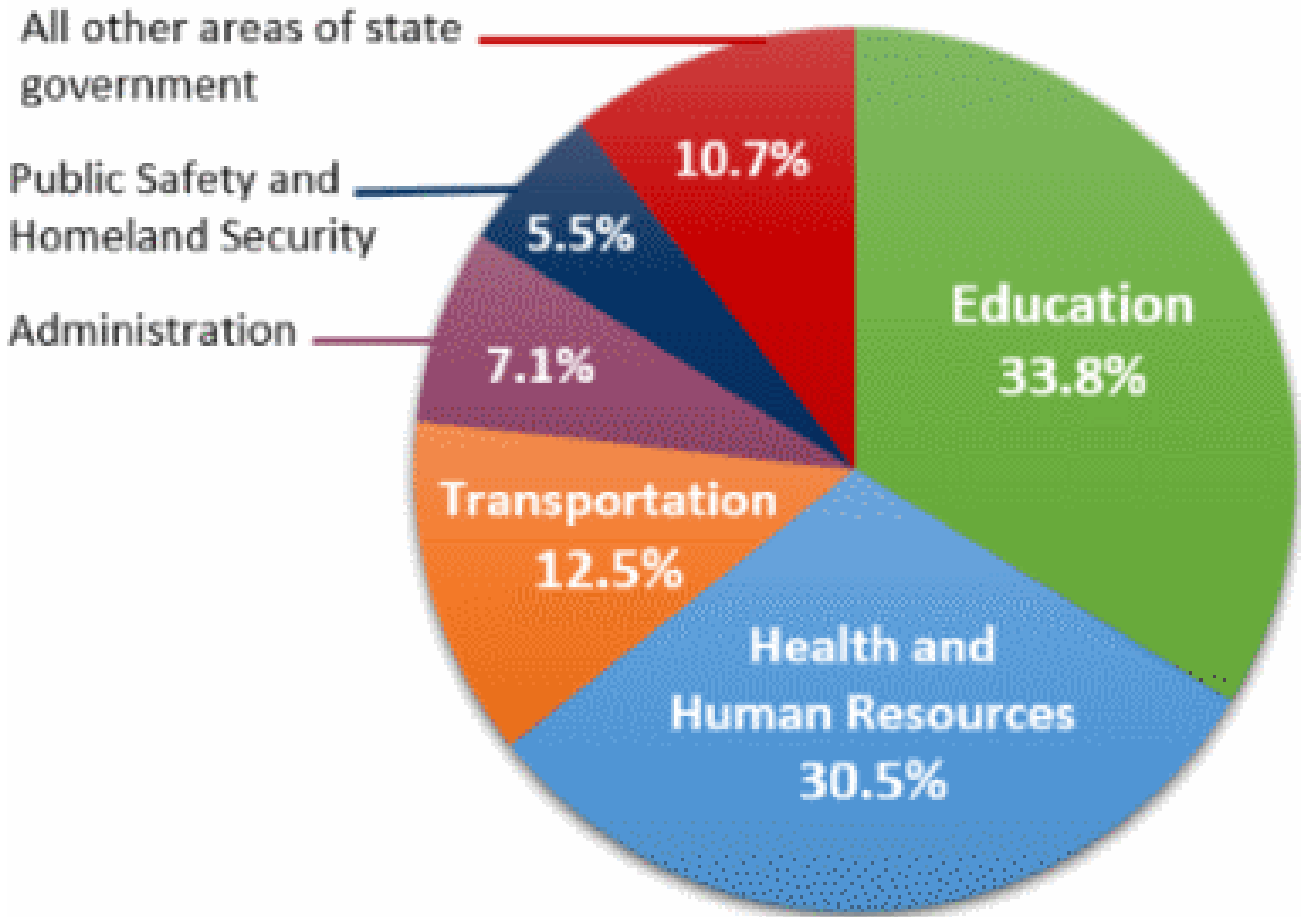
At the same time, inequality itself may be acting as a multiplier on the coronavirus's spread and deadliness. Research on influenza has found that in an epidemic, poverty and inequality can exacerbate rates of transmission and mortality for everyone. Because diseases do not respect the barriers that separate rich from poor, health inequality is a problem for everyone. A study from Delhi, India, one of the world's most economically polarized cities, found that its slums served as citywide accelerants for an influenza outbreak. "Public health isn't just about your own personal health, it's about the health of the public at large," Dr. Errett said. "If there's one person who can't get treatment, that person is posing a risk to everyone."

Questions to answer:

1. How has this pandemic affected societies on a global, national, state, and local level?
2. Write a solution that will address the problem of the pandemic in reference to health, safety (law), environment, and economy.
3. In your opinion, what are our strengths and weaknesses locally when addressing this pandemic?

Document 10 (plus data analysis form)

Virginia's state government budget is divided into an operating budget and a capital budget. The operating budget includes expenses to run the daily activities of government. The capital budget includes the one-time costs of building, improving, or repairing government facilities. The budget of the Commonwealth for the 2018-2020 biennium includes \$115.9 billion for operating expenses and \$1.4 billion in capital outlay. Looking at **total** operating funds from all sources, the majority of the money goes to education (33.8 percent), health and human resources (30.5 percent), and transportation (12.5 percent): [Virginia Department of Planning and Budget](#)



Analyze Data

NPS History Office Analysis Tool

Meet the data.

What is the title?

How is the data being presented? (Check all that apply)

<input type="checkbox"/> Chart	<input type="checkbox"/> Scatterplot
<input type="checkbox"/> Bar Graph	<input type="checkbox"/> Timeline
<input type="checkbox"/> Line Graph	<input type="checkbox"/> List
<input type="checkbox"/> Pie Graph	<input type="checkbox"/> Diagram
<input type="checkbox"/> Pictograph	<input type="checkbox"/> Other _____

Observe its parts.

What is in the key?

What is labeled?

Are there additional words or numbers that help you to understand the data?

Try to make sense of it.

When is this from?

Does it show who made it?

What was happening at the time in history it was created?

What trend(s) is being shown?

What conclusions can be made about the data?

Use it as historical evidence.

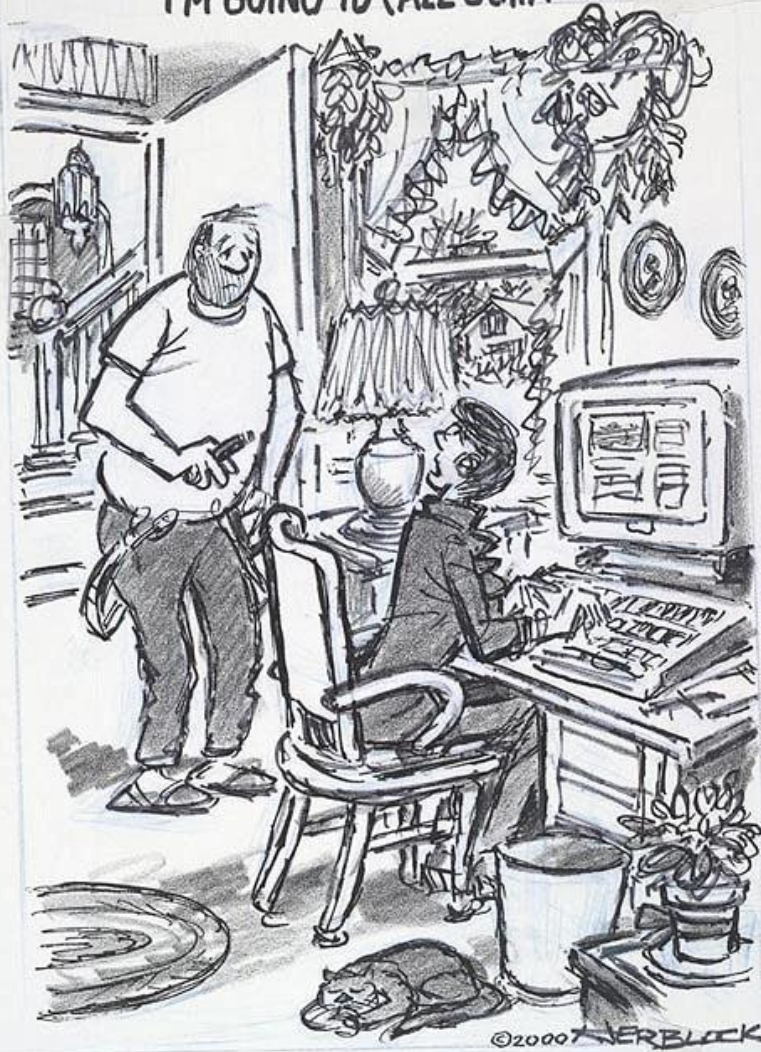
What did you find from this data that you might not have learned from anywhere else?

What other documents or historical evidence could you use to help you understand this data?

Document 11

00-90-10

"I DON'T KNOW WHERE YOUR SOCKS ARE, AND
IF YOU KEEP COMING IN HERE WITH THAT CIGAR
I'M GOING TO CALL OSHA"



Handwritten scribbles and wavy lines on the right side of the page.

Analyze a Cartoon

Meet the cartoon.

Quickly scan the cartoon. What do you notice first?

What is the title or caption?

Observe its parts.

WORDS

Are there labels, descriptions, thoughts, or dialogue?

VISUALS

List the people, objects, and places in the cartoon.

List the actions or activities.

Try to make sense of it.

WORDS

Which words or phrases are the most significant?

List adjectives that describe the emotions portrayed.

VISUALS

Which of the visuals are symbols?

What do they stand for?

Who drew this cartoon?

When is it from?

What was happening at the time in history it was created?

What is the message? List evidence from the cartoon or your knowledge about the cartoonist that led you to your conclusion.