

Civics & Economics

(HON SOC STDY 7, SOC STDY 8)

Learning in Place, Phase III

April 27 – May 15



Norfolk Public Schools
The cornerstone of a proudly diverse community

Name: _____

School: _____

Teacher: _____

Civics Learning in Place, Phase III

April 27-May 1

✓	Task	Text	Write
	How is scarcity of supply affected when the demand increases?	Document 1 – “Empty Shelves” Political Cartoon	<ol style="list-style-type: none"> Complete the TACOS questions for this political cartoon. T: What is the topic of the cartoon? A: What action is taking place in the cartoon? C: What is the caption and other written words? O: What objects do you see in the cartoon? S: Summarize what the message is of this cartoon? Why? Write an essay about how the Coronavirus is affecting our economy. In your essay, be sure to answer the following questions: <ol style="list-style-type: none"> What jobs are we depending on to meet human needs? Do you think this will be temporary or do you think it will be a permanent shift in the workforce? Please explain why or why not. <p>If typed, 12-point font, double-spaced, this essay should be no less than 1 page, no more than 2 pages. If hand-written, no less than 2 pages, no more than 4 pages.</p>

May 4-8

✓	Task	Text	Write
	How has technology and information flows permitted people to work across international borders?	Document 2 - “Shrinking the Globe” <i>Our State and Nation: Civics and Economics</i> textbook	<ol style="list-style-type: none"> Before reading: Think of ways technology has allowed people around the world to connect with one another. After reading “Shrinking the Globe”: answer the following questions <ol style="list-style-type: none"> What ways can the fashion designer and factory work together through technology? How is technology “like a six-lane superhighway?”
	How has technology and information flows permitted people to work across international borders?	Document 3 - “Working Across Borders: The Challenges and Benefits”	<ol style="list-style-type: none"> Answer the following question: <ol style="list-style-type: none"> How did technology allow the Colombian to overcome the challenges of working in the United States without knowledge of the language and the country?
	How has the impact of technological change and globalization on career opportunities affected remote work policies or legislation?	Document 4 - “Remote Work Policies or Legislation in the U.S.”	<ol style="list-style-type: none"> Examine the policies or legislation passed by Congress and signed by the president pertaining to remote work. Answer the following questions: <ol style="list-style-type: none"> Why would Congress need to pass new legislation for the changes in the work environment? Choose two policies and explain the impact they have in the work environment as more people choose to work from home.

May 11-15

✓	Task	Text	Write
	What is credit?	Document 5 – “What is Credit?”	1. Answer the following questions in complete sentences: <ul style="list-style-type: none">• What is the additional charge called that you have to pay once you borrow money?• What is credit?• How can a person obtain (get) credit?• Give 3 examples when people take out a loan or use credit?• Compare and contrast the advantages and disadvantages of using credit.
	What is a real budget like for your family?	Document 6 – “Why Budget?”	2. After reading Document 6, develop 5 interview questions you can use to Interview a parent/guardian, relative, or adult friend about the importance of budgeting and/or responsible personal finance. Then, write a one page summary of the interview.

Document 1 – “Empty Shelves Political Cartoon”

OPINION

Political Cartoon: Coronavirus shoppers face empty shelves

Updated: March 31, 2020 - 5:00 AM



Signe Wilkinson



SIGNE WILKINSON

Document 2 - “Shrinking the Globe” *Our State and Nation: Civics and Economics* textbook

One of technology’s greatest benefits is that it allows us to work and communicate across national borders with great ease. A fashion designer in Virginia can work with a factory in Hong Kong almost as if they were next door to one another.

Technology and information flows have created “virtual offices” where people now work across international borders. Because of the advances in technology, workers in other countries now compete for jobs here in the United States. The advances have also created opportunities for U.S. workers at companies based in other countries. Technology is like a six-lane superhighway carrying thoughts and ideas around the world.

In the future, “globalization” will have a huge impact on the relationship and interconnections among nations. We must all work together!

Document 3 - “Working Across Borders: The Challenges and Benefits

As a native of Medellin, Colombia, I worked in the health industry for about 7 years. Two years ago, I was given the opportunity of a lifetime when I found the MCFTech post on oDesk. With Spanish as my first language, I never thought of working for a US-based company, English as idiom was always something I would like to learn and not something I was planning to use for my work life.

The stress after a knee injury was affecting not just my work but my life. It seemed like my home was the best place to recover. I replied to the post on oDesk and harassed the MCFTech CEO for about one week to get an interview... he is a very busy guy, but I wasn’t about to give up! Lucky is the word that I will always use to describe the amazing opportunity that it is to work for MCFTech!

Working across borders works for me

The freedom, the great work team, the motivation you get by working from home, the knowledge that you gain, the entire new culture and even the exchange rate are just the tip of the iceberg when talking about benefits. It’s challenging every day, but I still consider this opportunity as a blessing... besides, who doesn’t LOVE a challenge?

To mention some challenges, I can say that the language barrier has been really challenging. As I mentioned, my native idiom is Spanish, and I learned English on my own. When I started with MCFTech, my vocabulary was pretty limited; now, two years later and thanks to my co-workers, I can say my vocabulary and pronunciation are really good.

Another challenge I faced was to learn how to stay focused when working from home. The freedom is awesome, but very difficult to manage when you have a lot of distractions all around you. I focused my energy on organizing my priorities and schedule... to be honest, I Keep trying, because there are challenges that you can’t overcome that easily! Now, my family, my friends, and even my pets understand that work time, is work time. I also remind myself that my home and family time is not work time. That work/life balance is SO important.

Since the MCFTech team and our clients are located throughout the world, dealing with various time zones has been another challenge I've become accustomed to. In Colombia, we don't have different time zones. In the beginning, managing schedules for people in various time zones, and trying to keep track of where everyone is was pretty difficult. I couldn't believe that being in the same country didn't mean having the same time zone and adding the additional time zone on Outlook calendar has been a great help at times!

Life is full of challenges and I'm ready to assume all of them as they come. For now, my only concern is to give back to MCFTech at least a part of what they already gave to me. Working across borders (remotely) is different, is better and definitely something I want to keep doing for a long time.

Source: <https://www.mcftech.com/working-across-borders-challenges-benefits/> Accessed: April 7, 2020

Document 4- Remote Work Policies or Legislation in U.S

Telework Metrics and Cost Savings Act (proposed | telework). Introduced on July 26, 2018, by sponsor Gerald E. Connolly to improve Federal agency telework programs, and for other purposes.

Telework Enhancement Act of 2010 (passed | telework). President Obama signed this act into law requiring all federal agencies to establish telework policies for federal employees.

Workflex in the 21st Century Act (proposed | workflex options). Introduced on Nov. 2, 2017 by Rep. Mimi Walters (R-Calif.) along with co-sponsors Reps. Cathy McMorris Rodgers (R-Wash.) and Elise Stefanik (R-N.Y.) Based on concepts originally developed by the Society for Human Resource Management (SHRM). Would amend the Employee Retirement Income Security Act (ERISA) to create a program in which employers that choose to offer their employees a minimum number of paid leave days per year and institute a flexible work arrangement would be exempt from current local and state paid leave laws. Opponents warn that while the bill claims to offer flexibility and improvements in work-life balance, it will just hand even more control over employees' time to employers.

Working Families Flexibility Act of 2017 [H.R. 1180] (proposed | time off in lieu). Introduced in February 2017 by Rep Martha Roby (R-AL), largely the same text as the Working Families Flexibility Act of 2015 [S.233]. Passed in the House of Representatives on May 2 2017. Opponents warn that this bill unnecessarily trades compensation for flexibility, at workers' expense.

Schedules That Work Act (proposed | right to request). Reintroduced in June 2017.

Flexibility for Working Families Act of 2017 (proposed | right to request). Introduced in May 2017 by Congresswoman Carolyn B. Maloney (D-NY) and Senator Bob Casey (D-PA) , with the intention of giving workers the right to request flexible work (in terms of number of hours, schedule, and location of work), without fear of retaliation. Employers are required to give a written response.

Portable Benefits for Independent Workers Pilot Program Act (proposed | portable benefits). Introduced in May 2017 by Sen. Mark Warner (D-Va.) and Rep. Suzan DelBene (D-Wash.), this bill would establish a portable benefits pilot program at the U.S. Department of Labor. It would authorize \$20 million for competitive grants to states, local governments and nonprofits for pilot projects to design, implement and evaluate new models

(\$15 million) or assess and improve existing models (\$5 million) for portable benefits for independent workers such as contractors, temporary workers and self-employed workers.

Multi-State Worker Tax Fairness Act of 2016 (proposed | telework tax law). Introduced in April 2016, this bill would eliminate what's known as the "telecommuting tax penalty"—taxation by both the state in which a telecommuter works (from home), as well as the state in which their employer is based.

Working Families Flexibility Act of 2015 [S.233] (proposed | time off in lieu). This bill sought to amend the Fair Labor Standards Act to allow employers to pay workers nothing for overtime work; instead, workers would get time off in-lieu of overtime payment. This time off would be granted at the employer's discretion (for example, during less busy periods when co-workers can pick up the slack).

Schedules That Work Act [H.R.5159] (proposed | right to request). Introduced in July 2014, with the intention of giving workers the right to request a flexible, predictable, or stable schedule, without fear of retaliation.

Working Families Flexibility Act of 2007 [S. 2419] (proposed | right to request). This bill would have allowed employees to request from their employer a change in (1) the number of hours the employee is required to work; (2) the times when the employee is required to work; or (3) where the employee is required to work. Requests would be made without fear of retaliation.

Source: <https://www.workflexibility.org/policy/#federal> Accessed: April 7, 2020

Document 5 – “What is Credit?”

Credit allows people to use money they do not have. To obtain credit, a prospective borrower must convince a lender to provide a loan in return for the borrower's promise to pay the money back, plus an additional charge called interest. People obtain loans to buy cars, homes and major appliances, to improve their homes, to pay for college education and so forth.

Credit decisions, like all difficult decisions, involve examining the advantages and disadvantages facing the individual making the choice. The hard part, of course, is figuring out whether the advantages of using credit outweigh the disadvantages.

There are many advantages to using credit. Credit can help people acquire assets, which are goods or services that usually retain or increase their value. A home or post-secondary education is considered an asset. Credit also can help people lead happier lives by enabling them to obtain the goods and services they wish to have now while paying for them in the future. Credit can also help people in an emergency.



Debt Can Be Difficult To Recover From

There are also disadvantages to using credit, as some people make the mistake of using far more credit than they can afford to pay back. This may lead to heavy burdens of debt from which it is difficult to recover.

Many new college graduates, for example, spend a lot of the income from their first jobs repaying large credit card debts they have taken on while in college. As they spend part of their current income paying for previous purchases, they are left with less money to buy things they would like to have in the present. Plus, if these new graduates miss payments or are unable to repay loans altogether, they may face serious negative consequences. They might be unable to get credit in the future.

Document 6 – “Why Budget?”



Though saving money is a great start to a better financial future, the most important part is learning how to spend money wisely. We live in a time where impulse buying is a fairly normal concept. However, it is crucial to realize the differences between need and wants when purchasing an item.

If the item you are buying is not vital to your survival then it can be viewed as a want. You may want to buy the latest video game, but you need to have food in the cabinets. Being able to differentiate between the two allows for you to curb that impulse buying in most cases.

That's not to say that you should never buy another item beyond what you need. It simply means that you need to create a monthly budget, consisting of how much you make, in order to determine if you can afford the item. If you make sure to budget yourself some spending cash, you will be less likely to feel constrained during the budgeting process.

If you continue to work on your spending and budgeting habits while you're in college, you will be a step ahead of most people when you graduate. You will have a nice chunk of cash that can go towards paying off the student loans that you might have. More importantly, these habits will stick with you your entire life as you continue to build your wealth.