



North Carolina Department of Public Instruction

## **INSTRUCTIONAL SUPPORT TOOLS**

FOR ACHIEVING NEW STANDARDS

### **Appendix E: American History: Founding Principles, Civics, and Economics Unpacking Document**

This document identifies possible curriculum content that could be taught in the American History: Founding Principles, Civics, and Economics course that aligns to the Founding Principles Act (SL 2011-273). The last column, labeled “Unpacking” contains the information that shows the alignment of the standards to the Founding Principles Act. This content is underlined for easy identification and can be found on the following pages in this document: 3-26, 36 and 40-41.’

This document is designed to help North Carolina educators teach the Essential Standards (Standard Course of Study). NCDPI staff are continually updating and improving these tools to better serve teachers.

***Essential Standards: American History: Founding Principles, Civics, and Economics*** • Unpacked Content

For the new Essential Standards that will be effective in all North Carolina schools in the 2012-13 school year.

**What is the purpose of this document?**

To increase student achievement by ensuring educators understand specifically what the new standards mean a student must know, understand and be able to do.

**What is in the document?**

Descriptions of what each standard means a student will know, understand and be able to do. The “unpacking” of the standards done in this document is an effort to answer a simple question “What does this standard mean that a student must know and be able to do?” and to ensure the description is helpful, specific and comprehensive for educators.

**How do I send Feedback?**

We intend the explanations and examples in this document to be helpful and specific. That said, we believe that as this document is used, teachers and educators will find ways in which the unpacking can be improved and made ever more useful. Please send feedback to us at [feedback@dpi.state.nc.us](mailto:feedback@dpi.state.nc.us) and we will use your input to refine our unpacking of the standards. Thank You!

**Just want the standards alone?**

You can find the standards alone at <http://www.dpi.state.nc.us/acre/standards/new-standards/#social>.

Note on Numbering: **H**–History, **G**–Geography and Environmental Literacy, **E**–Economic and Financial Literacy, **C&G**–Civics and Government, **C**–Culture

## Civics and Government

**Essential Standard:**

**FP.C&G.1 Analyze the foundations and development of American government in terms of principles and values.**

**Concept(s): Power, Authority, Democracy, Compromise, Conflict**

Clarifying Objectives	Unpacking What does this objective mean a student will understand, know and be able to do?
<p>FP.C&amp;G.1.1 Explain how the tensions over power and authority led America’s founding fathers to develop a constitutional democracy (e.g., mercantilism, salutary neglect, taxation and representation, boycott and protest, independence, American Revolution, Articles of Confederation, Ben Franklin, George Washington, John Adams, Son of Liberty, etc.).</p>	<p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>▪ Salutary neglect between a nation and its colonies may alter the political and economic relationship and can lead to desires for reform and independence.</li> <li>▪ Opposing perspectives relating to power and authority may lead to conflict within and among nations and can result in the development of new governments. <u>(Frequent and free elections in a representative government)</u></li> <li>▪ Civil disobedience often results from the belief of the individual that the government has a responsibility to protect the rights of individuals within the society. <u>(Frequent and free elections in a representative government, rule of law, federalism, due process, Structure of government, separation of powers with checks and balances)</u></li> </ul> <p><b>Students will know:</b></p> <ul style="list-style-type: none"> <li>▪ <u>Colonial</u> and <u>British</u> perspectives concerning power, authority, and representative government. <u>(Frequent and free elections in a representative government, Structure of government)</u></li> <li>▪ A constitutional democracy is a form of <u>representative democracy</u> that depends on the participation of its citizens. <u>(Frequent and free elections in a representative government, rule of law, federalism, due process, Structure of government, separation of powers with checks and</u></li> </ul>

balances)

- A constitutional democracy is a system of government based on [popular sovereignty](#) in which the structures, powers, and limits of government are set forth in a written or unwritten constitution. (Frequent and free elections in a representative government, rule of law, federalism, due process, Structure of government, separation of powers with checks and balances, equal justice under the law, private property rights)
- Reasons for colonial unrest and rebellion, [such as British control and taxation](#), and ways in which the American colonists responded. (Inalienable rights, rule of law, equal justice under the law, due process)

**For example:** the establishment of the [Sons of Liberty](#) and [Committees of Correspondence](#), [Boston Tea Party](#), [Continental Congress](#), [Olive Branch Petition](#), [Declaration of Independence](#).

- The connection between colonial conflicts and the major principles the framers placed in the [United States Constitution](#). (Structure of government, separation of powers with checks and balances, rule of law, equal justice under the law, federalism, individual rights set forth in the Bill of Rights)

**Key Terminology:**

- **Political relationship** - Social relations involving plans to gain authority or power.
- **Economic relationship** - Cooperation in trade, finance, and investment existing between individual states, businesses, countries and sets of countries, etc.

FP.C&G.1.2 Explain how the Enlightenment and other contributing theories impacted the writing of the Declaration of Independence, the US Constitution and the Bill of Rights to help promote liberty, justice and equality (e.g., natural rights, classical theories of government, Magna Carta, Montesquieu, Locke, English Bill of Rights, etc.).

**Students will understand:**

- Theories of liberty, justice, and equality that are developed over time often shape the political documents and foundations of a nation. ([U.S. Constitution](#), [N.C. Constitution](#), [Declaration of Independence](#), [Supreme Court Decisions](#), [Congressional Acts](#))
- New ideas or ways of thinking are often integrated into a nation's founding and development. ([Inalienable rights](#), [structure of government](#), [separation of powers with checks and balances](#), [rule of law](#), [equal justice under the law](#), [federalism](#), [individual rights set forth in the Bill of Rights](#))
- Constitutional governments may be founded upon ideas such as freedom, equality and the rights of individuals. ([Inalienable rights](#), [structure of government](#), [separation of powers with checks and balances](#), [rule of law](#), [equal justice under the law](#), [federalism](#), [individual rights set forth in the Bill of Rights](#), [individual responsibility](#))

**Students will know:**

- The philosophical theories of the [Enlightenment](#) and the 18<sup>th</sup> century from men such as [Locke](#), [Rousseau](#), [Hobbes](#), [Jefferson](#), and [Montesquieu](#) ([Inalienable rights](#), [structure of government](#), [separation of powers with checks and balances](#), [rule of law](#), and [equal justice under the law](#)).
- American colonists brought with them the knowledge of [Enlightenment](#) theories and those theories [impacted the development](#) of government in the United States. ([Inalienable rights](#), [structure of government](#), [separation of powers with checks and balances](#), [rule of law](#), [equal justice under the law](#), [federalism](#), [individual rights set forth in the Bill of](#)

	<p>Rights, individual responsibility)</p> <ul style="list-style-type: none"> <li>▪ The fundamental principles of the <a href="#">Declaration of Independence</a> as contained in the <a href="#">Preamble</a>. (Inalienable rights, rule of law, equal justice under the law)</li> <li>▪ The fundamental principles of the <a href="#">United States Constitution</a>. (Separation of powers with checks and balances, rule of law, federalism)</li> <li>▪ The ways in which the <a href="#">Preamble to the United States Constitution</a> reflects the purpose of government in the United States. (Rule of law, equal justice under the law, due process, federalism).</li> <li>▪ The freedoms established in the <a href="#">Bill of Rights</a>. (Inalienable rights, structure of government, equal justice under the law, due process, federalism, individual rights set forth in the Bill of Rights, individual responsibility)</li> </ul> <p><b>Key Terminology:</b></p> <ul style="list-style-type: none"> <li>• <b>Philosophical Theories</b> - The theories and ideas that shaped the development of intellectual philosophies and spanned many popular political, social and economic debates. The point of a theory is to explain observations, which in turn seek to explain the world or society in which we live.</li> <li>• <b>Constitutional Government</b> - A constitutional government is any government with defined parameters, structure, and function as established by a constitution.</li> </ul>
<p>FP.C&amp;G.1.3 Evaluate how debates on power and authority between Federalists and Anti-Federalists have helped shape government in the</p>	<p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>▪ Multiple perspectives on power and authority often guide the development of a nation’s government.</li> </ul>

United States over time (e.g., Hamilton, Jefferson, Madison, Federalist Papers, strong central government, protection of individual rights, *Elastic Clause*, *Bill of Rights*, etc.).

**For example:** Components of both [Federalist and Anti-Federalist](#) beliefs are reflected in contemporary political debate on issues such as the size and role of government, federalism, and the protection of individual rights.

- Groups and individuals pursuing their own goals may seek to direct the priorities, decisions and actions of a government.
- Components of both continuity and change, over time, can be seen in [competing perspectives](#) concerning governmental power and authority. (Structure of government, separation of powers with checks and balances, rule of law, equal justice under the law, federalism, individual rights set forth in the Bill of Rights)
- Compromise is often necessary for government to carry out its duties and obligations to citizens. (Structure of government, separation of powers with checks and balances)

**Students will know:**

- How the [failures](#) of the [Articles of Confederation](#) and arguments over governmental power and authority in the United States contributed to calls for a new type of government.

**For example:** [Shay's Rebellion](#), economic difficulties, inability of the Congress to pass legislation, disputes between states

- [Major arguments for and against](#) ratifying the [United States Constitution](#). (Rule of law, federalism, individual rights set forth in the Bill of Rights)

	<ul style="list-style-type: none"> <li>▪ Differences between <a href="#">Federalist and Anti-Federalist</a> thoughts and writings. (<a href="#">Structure of government, separation of powers with checks and balances, federalism, individual rights set forth in the Bill of Rights</a>)</li> <li>▪ <a href="#">Key Federalists and Anti-Federalists</a> in the debate over ratifying the United States Constitution. (<a href="#">Federalism, Individual rights set forth in the Bill of Rights</a>)</li> <li>▪ Various examples of compromise within government</li> </ul> <p><b>For example:</b> Ways in which the final original draft of the Constitution could be seen as a result of debate and compromise (<a href="#">the 3/5ths Compromise, the Great Compromise, Bill of Rights</a>).</p> <ul style="list-style-type: none"> <li>▪ Modern debates concerning government power and authority based on early debates on the Constitution.</li> </ul>
<p>FP.C&amp;G.1.4 Analyze the principles and ideals underlying American democracy in terms of how they promote freedom (i.e. separation of powers, rule of law, limited government, democracy, consent of the governed / individual rights –life, liberty, pursuit of happiness, self-government, representative democracy, equal opportunity, equal protection under the law, diversity, patriotism, etc.).</p>	<p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>▪ Shared values and principles may be necessary for a group of people to progress and form a political system.</li> <li>▪ Principles and ideals underlying democracy are designed to promote the freedom of the people in a nation.</li> <li>▪ A nation may agree on values and principles philosophically, but disagree on the practical application of those same values and principles.</li> <li>▪ Democratic freedom requires the active participation of a nation’s citizens.</li> </ul>



	<p><b>Students will know:</b></p> <ul style="list-style-type: none"> <li>▪ Ideals that are considered fundamental to American public life (individual rights, self-government, justice, equality, diversity, patriotism, the common/public good, etc.).</li> <li>▪ Principles that are considered fundamental to American constitutional democracy (rule of law, representative government, shared powers, checks and balances, federalism, individual rights, etc.).</li> <li>▪ Significant conflicts over the practical application of American philosophical values and principles. (individual rights, individual responsibility, rule of law, federalism, equal justice under the law)</li> </ul> <p><b>For example:</b> disputes over the nature and morality of American slavery, the expansion of citizenship, civil rights for all individuals, state versus federal government.</p> <p><b>Key Terminology:</b></p> <ul style="list-style-type: none"> <li>▪ <b>Civil society</b> - This is that sphere of voluntary individual, social, and economic relationships and organizations that, although limited by law, is not part of governmental institutions. Civil society provides a domain where individuals are free from unreasonable interference from government. By providing for independent centers of power and influence, civil society is an indispensable means of maintaining limited government. Political and economic freedoms and limited government are interrelated. (<a href="http://www.civiced.org/index.php?page=912erica">http://www.civiced.org/index.php?page=912erica</a>)</li> </ul>
<p>FP.C&amp;G.1.5 Evaluate the fundamental principles of American politics in terms of the extent to which they have been used effectively to maintain constitutional democracy in the United States (e.g., rule of law, limited government, democracy, consent of the</p>	<p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>▪ A government system in which the structures, powers and limits of government are set forth in a constitution often relies on its founding principles to maintain order. (Inalienable rights, structure of government, separation of powers with checks and balances, frequent and free elections in a representative government, rule of law, equal justice under the law, private property rights, federalism, due process,</li> </ul>

governed, etc.).

individual rights as set forth in the Bill of Rights, individual responsibility)

- A constitutional democracy may allow competing ideas, values, and principles to compete in a peaceful manner. (Inalienable rights, structure of government, separation of powers with checks and balances, frequent and free elections in a representative government, rule of law, equal justice under the law, private property rights, federalism, due process, individual rights as set forth in the Bill of Rights, individual responsibility)
- The relationship between citizens and their government requires mutual consent. (social contract, rule of law, inalienable rights, equal justice under the law)

**Students will know:**

- Basic principles of United States government and their purpose. (Structure of government, separation of powers with checks and balances, rule of law, equal justice under the law)
- The concept of the [social contract](#). (Inalienable rights)
- Occasions when conflict within the United States has challenged the maintenance of constitutional democracy. (federalism, due process, Bill of Rights, rule of law, equal justice under the law, separation of power with checks and balances)

**For example:** [Whiskey Rebellion](#), [US Civil War](#), [Jim Crow](#), [Great Depression](#), [Court packing](#), [Civil Rights movement](#), differing political [perspectives](#) concerning [liberty](#), power, and authority

	<p><b>Key Terminology:</b></p> <ul style="list-style-type: none"> <li>• <b>Principles of American Constitutional Democracy</b> – Popular sovereignty and constitutional government. Constitutional government includes rule of law representative institutions, separated and shared powers, checks and balances, individual rights, separation of church and state, federalism, and civilian control of the military.</li> </ul>
<b>Civics and Government</b>	
<p><b>Essential Standard:</b>  <b>FP.C&amp;G.2 Analyze government systems within the United States in terms of their structure, function and relationships.</b></p>	
<p><b>Concept(s): Government Systems, Structure, Functions, Power, Responsibility, Citizenship</b></p>	
<p><b>Clarifying Objectives</b></p>	<p><b>Unpacking</b>  What does this objective mean a student will understand, know and be able to do?</p>
<p>FP.C&amp;G.2.1 Analyze the structures of national, state and local governments in terms of ways they are organized to maintain order, security, welfare of the public and the protection of citizens (e.g., federalism, the three branches, court system, jurisdictions, judicial process, agencies, etc.).</p>	<p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>▪ Governments are often structured to maintain a balance of power between branches and divisions of authority responsible for ensuring the basic needs of citizens are met. (<u>Inalienable rights, structure of government, separation of powers with checks and balances, frequent and free elections in a representative government, rule of law, equal justice under the law, private property rights, federalism, individual rights as set forth in the Bill of Rights</u>)</li> <li>▪ A system of government established by a constitution may result in the complex dispersal of powers that are shared between different levels of authority. (<u>Inalienable rights, structure of government, separation of powers with checks and balances, frequent and free elections in a representative government, rule of law, equal justice under the law, private property rights, federalism, due process, individual rights as set forth in the Bill of Rights, individual responsibility</u>)</li> <li>▪ A complex and multi-level system of government may reflect the principle</li> </ul>

of popular sovereignty, enable citizens to hold their governments accountable and help to ensure protection for the rights of the people. (Structure of government, separation of powers with checks and balances, frequent and free elections in a representative government, rule of law, equal justice under the law, private property rights, federalism, due process, individual rights as set forth in the Bill of Rights, individual responsibility)

- Functions of government involve a complex relationship among the branches of government at all levels, which often collaborate to address the rights, security, and welfare of citizens. (Structure of government, separation of powers with checks and balances)

**Students will know:**

- Reasons for America's implementation of a [federalist system](#) of government. (Structure of government, separation of powers with checks and balances, federalism)
- [Powers that are shared and held individually](#) by state and federal governments within a [federalist system](#). (Structure of government, separation of powers with checks and balances, federalism)
- The structure and functions of government at [national, state and local](#) levels. (Structure of government, separation of powers with checks and balances, federalism)
- How various divisions within government function to address order, security and welfare of citizens.
- How conflicts between branches and levels of government within the federalist constitutional system have or have not been resolved. (structure of government, separation of powers with checks and balances, federalism)

<p>FP.C&amp;G.2.2 Summarize the functions of North Carolina state and local governments within the federal system of government (e.g., local charters, maintain a militia, pass ordinances and laws, collect taxes, supervise elections, maintain highways, types of local governments, etc.).</p>	<p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>▪ A nation’s written constitution often reflects the agreed upon powers of government and the fundamental principles by which people live. <u>(Structure of government, separation of powers with checks and balances, federalism)</u></li> <li>▪ The regulation of resources, act of policymaking, and implementation of laws often are based on the government’s role and responsibility to ensure the safety and welfare of the people. <u>(Structure of government, separation of powers with checks and balances, federalism)</u></li> </ul> <p><b>Students will know:</b></p> <ul style="list-style-type: none"> <li>▪ The principles of the current <a href="#">North Carolina Constitution</a> <u>(Structure of government, separation of powers with checks and balances)</u></li> <li>▪ The functions of <a href="#">state</a> and <a href="#">local</a> governments. <u>(Structure of government, separation of powers with checks and balances, federalism)</u></li> <li>▪ The responsibilities and duties of <a href="#">state</a> and <a href="#">local</a> government. <u>(Structure of government, separation of powers with checks and balances, federalism)</u></li> <li>▪ How and why government responds to social and economic changes.</li> </ul>
<p>FP.C&amp;G.2.3 Evaluate the U.S. Constitution as a “living Constitution” in terms of how the words in the Constitution and Bill of Rights have been interpreted and applied throughout their existence (e.g., precedents, rule of law, Stare decisis, judicial review, supremacy, equal protections, “establishment clause”, symbolic speech, due process, right to privacy, etc.).</p>	<p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>▪ A written constitution can set forth the terms and limits of a government’s power. <u>(Structure of government, separation of powers with checks and balances, frequent and free elections in a representative government, rule law, equal justice under the law, private property rights, federalism, due process, individual rights as set forth in the Bill of Rights)</u></li> <li>▪ Interpretation and application of founding ideals and principles may change over time. <u>(US Constitution, Bill of Rights)</u></li> </ul>

	<ul style="list-style-type: none"> <li>▪ A nation’s founding documents reflect and preserve its basic ideals and principles. (US Constitution, NC Constitution, Declaration of Independence)</li> </ul> <p><b>Students will know:</b></p> <ul style="list-style-type: none"> <li>▪ The purposes for the <a href="#">United States Constitution</a> as outlined in the Preamble.</li> <li>▪ The meaning of a <a href="#">“living Constitution”</a>. (US Constitution, NC Constitution)</li> <li>▪ The <a href="#">role of the courts</a> in interpreting the Constitution. (US Constitution, individual rights as set forth in the Bill of Rights, federalism, due process)</li> <li>▪ The purpose of the <a href="#">first 10 amendments</a>, the freedoms each grants, and their relevance to each citizen. (federalism, due process, individual rights as set forth in the Bill of Rights)</li> <li>▪ The <a href="#">processes for amending</a> the United States Constitution. (US Constitution)</li> <li>▪ The reasons for and significance of later Amendments to the Constitution. (Equal justice under the law, frequent and free elections in a representative government)</li> <li>▪ Theory, need, and practice behind an <a href="#">‘unwritten constitution’</a></li> </ul>
<p>FP.C&amp;G.2.4 Compare the Constitutions and the structures of the United States and North Carolina governments (e.g., the various NC Constitutions, Bill of Rights, Declaration of Rights, Preambles, the organization of, the powers of, responsibilities, etc.).</p>	<p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>• The structure and processes of national and state governments may protect and preserve the democratic system. (Structure of government, separation of powers with checks and balances, frequent and free elections in a representative government, rule of law, equal justice under the law, private property rights, federalism, due process, individual rights as set forth in the Bill of Rights)</li> </ul>

	<ul style="list-style-type: none"> <li>• National constitutions often take precedence over state constitutions. (<a href="#">US Constitution</a>, <a href="#">NC Constitution</a>)</li> </ul> <p><b>Students will know:</b></p> <ul style="list-style-type: none"> <li>▪ The structure of the <a href="#">United States</a> and <a href="#">North Carolina</a> Constitutions. (<a href="#">Structure of government, separation of powers with checks and balances</a>)</li> <li>▪ The structure of the <a href="#">United States</a> and <a href="#">North Carolina</a> governments. (<a href="#">Structure of government, separation of powers with checks and balances</a>)</li> <li>▪ The major differences and similarities between the <a href="#">United States</a> and <a href="#">North Carolina</a> Constitutions. (<a href="#">U.S. Constitution</a>, <a href="#">N.C. Constitution</a>, <a href="#">Preamble to the NC Constitution</a>, <a href="#">federalism</a>)</li> <li>▪ How disputes between the federal government and the state government have or have not been resolved. (<a href="#">US Constitution</a>, <a href="#">NC Constitution</a>, <a href="#">federalism</a>)</li> <li>▪ Examples of constitutional conflicts between state and federal laws and decisions (<a href="#">Structure of government, separation of powers with checks and balances</a>, <a href="#">US Constitution</a>, <a href="#">NC Constitution</a>, <a href="#">federalism</a>)</li> </ul>
<p>FP.C&amp;G.2.5 Compare United States system of government within the framework of the federal and state structures as well as in how they relate with governmental systems of other nations (e.g. republicanism, federalism).</p>	<p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>▪ The structure of government often reflects the priorities and goals of a nation, state, or ruling power. (<a href="#">Structure of government, separation of powers with checks and balances</a>)</li> <li>▪ Political change at the state level may cause conflict at the national level and vice versa. (<a href="#">Structure of government, separation of powers with checks and balances</a>, <a href="#">federalism</a>)</li> <li>▪ In democratic forms of government, ultimate power often lies with the people. (<a href="#">Structure of government, separation of powers with checks and balances</a>, <a href="#">frequent and free elections in a representative government</a>, <a href="#">rule of</a></li> </ul>

law, individual rights as set forth in the Bill of Rights, individual responsibility)

- Democratic practice may facilitate the maintenance and structure of the institutions of a nation. (Structure of government, separation of powers with checks and balances, frequent and free elections in a representative government, rule of law, equal justice under the law, private property rights, federalism, due process, individual rights as set forth in the Bill of Rights)

**Students will know:**

- Differences between the federal and state structure of governments. (Structure of government, separation of powers with checks and balances, federalism.)
- Differences and similarities between the United States system and structure of government and the government systems and structures of other nations. (Structure of government, separation of powers with checks and balances, federalism.)

**For example:** One significant difference between the United States and some other major democracies is the selection and role of the head of government. In parliamentary systems, the head of government is a prime minister selected from the parliament, and is typically the leader of the majority political party or coalition. The prime minister appoints a cabinet of ministers often consisting of other members of parliament. A separate head of state may be a monarch or an elected President (or comparable official).

- Ways in which foreign constitutions, both historical and extant, compare to the United States Constitution. (US Constitution, rule of law).

**Note:** Selection of countries to compare to the United States should be up to the



<p>FP.C&amp;G.2.6 Evaluate the authority federal, state and local governments have over individuals' rights and privileges (e.g., Bill of Rights, Delegated Powers, Reserved Powers, Concurrent Powers, Pardons, Writ of habeas corpus, Judicial Process, states' rights, Patriot Act, etc.).</p>	<p><i>teacher.</i></p> <p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>▪ The priorities and goals of a government may determine how a nation addresses the rights of individuals and the maintenance of the common good. (Rule of law, equal justice under the law, private property rights, federalism, due process, individual rights as set forth in the Bill of Rights, individual responsibility)</li> <li>▪ Constitutional democracy often develops from both the need for authority and the need to limit authority. (Structure of government, rule of law, equal justice under the law, private property rights, federalism, due process, individual rights as set forth in the Bill of Rights, individual responsibility)</li> </ul> <p><b>Students will know:</b></p> <ul style="list-style-type: none"> <li>▪ The definition of the <a href="#">common good</a>.</li> <li>▪ The types of authority various levels and branches of government can exercise over the people. (Rule of law, equal justice under the law, private property rights, federalism, due process, individual rights as set forth in the Bill of Rights, individual responsibility)</li> <li>▪ The limits of governmental authority over the people. (Rule of law, equal justice under the law, private property rights, federalism, due process, individual rights as set forth in the Bill of Rights)</li> <li>▪ The rights and privileges citizens have in the United States and the differences between the two. (Rule of law, equal justice under the law, private property rights, federalism, due process, individual rights as set forth</li> </ul>
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	<p>in the <u>Bill of Rights, individual responsibility</u>)</p> <ul style="list-style-type: none"> <li>▪ Examples reflecting the conflict between preserving the rights of individuals and protecting the common good. (<u>Rule of law, private property rights, federalism, individual rights as set forth in the Bill of Rights, individual responsibility, equal justice under the law</u>)</li> </ul> <p><b>For example:</b> arguments over gun control, freedom of speech, freedom of assembly, eminent domain, criminal rights, victim rights</p> <p><b>Key Terminology:</b></p> <ul style="list-style-type: none"> <li>▪ <b>Common good</b> - The good or well-being of an entity such as a nation, company or an organization. The concept is that the good of the entire group can be no more than the good of each individual or particular component.</li> </ul>
<p>FP.C&amp;G.2.7 Analyze contemporary issues and governmental responses at the local, state, and national levels in terms of how they promote the public interest and/or general welfare (e.g., taxes, immigration, naturalization, civil rights, economic development, annexation, redistricting, zoning, national security, health care, etc.).</p>	<p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>▪ The social, political, and economic impact of how policy is established and implemented is often determined by the level of government at which decisions are made. (<u>Structure of government, separation of powers with checks and balances</u>)</li> <li>▪ Government responses to contemporary issues often create or defuse controversy depending upon the political, economic, social, or cultural agenda of groups or organizations.</li> <li>▪ Controversies often exist regarding government response to contemporary issues and may result in the failure to develop long term solutions to local, state, or national problems.</li> </ul>

	<ul style="list-style-type: none"> <li>▪ Individuals and institutions may be shaped by government actions and respond in ways which result in social protest or community and national unity.</li> </ul> <p><b>Students will know:</b></p> <ul style="list-style-type: none"> <li>▪ The definition of “public interest”.</li> <li>▪ How the public interest is influenced by the ideal of the common good.</li> <li>▪ Various examples of public interests in the United States.</li> <li>▪ Arguments over the definition of <u>general welfare</u> in the United States and how local, state and national governments attempt to resolve them.</li> <li>▪ Examples of contemporary issues affecting the United States and how government and citizens respond.</li> </ul> <p><b>Key Terminology:</b></p> <ul style="list-style-type: none"> <li>▪ <b>Public interest</b> - The public interest refers to the welfare of the general public (in contrast to the selfish interest of a person, group, or firm) in which the whole society has a stake and which warrants recognition, promotion, and protection by the government and its agencies.</li> </ul>
<p>FP.C&amp;G.2.8 Analyze America’s two-party system in terms of the political and economic views that led to its emergence and the role that political parties play in American politics (e.g., Democrat, Republican, promotion of civic responsibility, Federalists, Anti-Federalists, Influence of third parties, precincts, “the political spectrum”, straight ticket, canvass,</p>	<p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>▪ A nation’s political systems are often comprised of adversarial groups which must find ways to resolve conflict and balance competing interests.</li> <li>▪ Alternative political parties play an important role in the debate over policy and government. (<u>Frequent and free elections in a representative government, individual responsibility</u>)</li> </ul>

planks, platform, etc.).

**Students will know:**

- [The history, development and characteristics of the two-party system.](#) (Frequent and free elections in a representative government)
- The dominant political parties and platforms in the United States and their distinguishing characteristics, as well as how these parties and platform may have changed over time. (frequent and free elections in a representative government)
- How the dominant political parties in the United States attempt to balance the competing interests of their members. (Frequent and free elections in a representative government)
- Advantages and disadvantages of a two-party system. (Frequent and free elections in a representative government)
- How political parties allow citizens to participate in government. (Frequent and free elections in a representative government, individual responsibility)
- The definition and importance of civic responsibility to a political system. (Frequent and free elections in a representative government, individual responsibility)

Examples of and the role of alternative parties in the American system of politics

**For example:**

- Alternative parties bring up new ideas or press for action on certain issues. (Frequent and free elections in a representative government, individual responsibility)
- Third parties can change the outcome of elections by drawing votes

	<p>away from one of the main parties. (Frequent and free elections in a representative government, individual responsibility)</p> <p><b>Key Terminology:</b></p> <ul style="list-style-type: none"> <li>• <b>Civic responsibility</b> - A civic responsibility is a duty each citizen of a country owes the country. There are tangible and intangible civic responsibilities. Intangible civic responsibilities would be things like: Being an informed voter, contributing to the common good, and obeying the law. Tangible responsibilities are jury duty and voting for a president or in local elections.</li> <li>• <b>Political system</b> - A system involving government and its politics, which includes the members who are in power within a country. A system by which a body of people is administered and regulated.</li> <li>• <b>Political issues</b> - are matters which directly or indirectly affect a system involving government and its politics and are considered to be problems and controversies related to power and authority.</li> </ul>
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<b>Civics and Government</b>	
<b>Essential Standard:</b> FP.C&G.3 Analyze the legal system within the United States in terms of the development, execution and protection of citizenship rights at all levels of government.	
<b>Concept(s):</b> Rights, Legal System, Protection, Citizenship, Rule of Law, Responsibility	
<b>Clarifying Objectives</b>	<b>Unpacking</b> What does this objective mean a student will understand, know and be able to do?
FP.C&G.3.1 Analyze how the rule of law establishes limits on both the governed and those who govern while	<b>Students will understand:</b> <ul style="list-style-type: none"> <li>▪ Democratic governments often seek to work with its citizens to make</li> </ul>

holding true to the ideal of equal protection under the law (e.g., the Fourteenth Amendment, Americans with Disabilities Act, equal opportunity legislation).

and enforce laws that ensure the general welfare of the people and maintain the common good. (Structure of government, rule of law, equal justice under the law, private property rights, federalism, due process, individual rights as set forth in the Bill of Rights, individual responsibility)

- In a democracy, rule of law often shapes the behavior of citizens, establishes procedures for making policies, and limits the power of government. (Rule of law, equal justice under the law, private property rights, federalism, due process, individual rights as set forth in the Bill of Rights, individual responsibility)
- Equal protection of the law promotes equal treatment as an element of fundamental fairness that prohibits discrimination by government institutions. (Rule of law, equal justice under the law, private property rights, federalism, due process, individual rights as set forth in the Bill of Rights, individual responsibility)

**Students will know:**

- How to define [rule of law](#) and recognize why it is an important concept for democratic governance. (Rule of law)
- How the definition of the concept of “[equal protection under the law](#)” has changed over time. (Rule of law, equal justice under the law)
- Specific constitutional and legal protections that provide equal protection to all citizens and how the courts have interpreted them over time. (Rule of law, equal justice under the law)
- The concept of [limited government](#) and how that concept has changed over time. (Structure of government, rule of law, equal justice under the law, private property rights, federalism)

	<p><b>Note:</b> <i>Teachers may select the content that they use to address the rule of law and equal protection.</i></p>
<p>FP.C&amp;G.3.2 Compare lawmaking processes of federal, state and local governments (e.g., committee system, legislative process, bills, laws, veto, Filibuster, Cloture, Proposition, etc.).</p>	<p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>▪ Governments may be required by a constitution or model of governance to follow a particular process and procedures in lawmaking. <i>(Federalism)</i></li> <li>▪ Political parties may play a major role in shaping public policies and laws and all levels of government. <i>(Equal justice under the law, private property rights, due process, individual responsibility)</i></li> </ul> <p><b>Students will know:</b></p> <ul style="list-style-type: none"> <li>▪ The formal process and procedure <a href="#">for how a bill becomes a law</a>. <i>(Structure of government, rule of law, frequent and free elections in a representative government)</i></li> <li>▪ The role of the executive, legislative, and judicial branches in the federal law making process and procedure. <i>(Structure of government, rule of law, frequent and free elections in a representative government)</i></li> <li>▪ Similarities in the lawmaking processes and procedures on the national, state and local levels. <i>(Structure of government, rule of law, frequent and free elections in a representative government)</i></li> <li>▪ Explain the purpose for procedural techniques that are designed to block legislation <i>(vetoes, filibusters, referenda)</i>.</li> </ul>

	<ul style="list-style-type: none"> <li>▪ How party politics play a role in the law making process.</li> </ul>
<p>FP.C&amp;G.3.3 Analyze laws and policies in terms of their intended purposes, who has authority to create them and how they are enforced (e.g., laws, policies, public policy, regulatory, symbolic, procedural, etc.).</p>	<p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>▪ Laws may be enforced by different government agencies in order to ensure domestic tranquility.</li> <li>▪ The priorities of a nation are often reflected in the governmental policies and statutes shaped and implemented through the guidance of national and state agencies.(Federalism)</li> <li>▪ Conflicts over values, principles and interests may make agreement difficult on certain issues of public policy and may result in the failure to develop long term solutions to local, state, or national problems.</li> </ul> <p><b>For example:</b> affirmative action, environmental protection, equal rights, etc.</p> <p><b>Students will know:</b></p> <ul style="list-style-type: none"> <li>▪ The responsibilities of various national, state, and local agencies to enforce laws.</li> <li>▪ The authority of federal, state, and local governments and their responsibility to enforce laws.(Federalism)</li> <li>▪ The purpose of laws and their relationship to public policy.(Rule of law, equal justice under the law, private property rights, due process)</li> <li>▪ The influence of public policy on financial planning for federal, state, and local governments.</li> <li>▪ How individuals, interest groups and the media influence public policy</li> </ul>



	<p>and may support or challenge laws.</p> <ul style="list-style-type: none"> <li>▪ How conflicts over values, principles, and interests regarding certain issues of public policy have or have not been resolved.</li> <li>▪ The societal consequences that result from an inability to resolve conflicts over values, principles and interests.</li> </ul> <p><b>Key Terminology:</b></p> <ul style="list-style-type: none"> <li>• <b>Public policy</b> - Public policy is an attempt by a government to address a public issue by instituting laws, regulations, decisions, or actions pertinent to the problem at hand.</li> </ul>
<p>FP.C&amp;G.3.4 Explain how individual rights are protected by varieties of law (e.g., Bill of Rights, Supreme Court Decisions, constitutional law, criminal law, civil law, Tort, Administrative law, Statutory law and International law, etc.).</p>	<p><b>The student will understand:</b></p> <ul style="list-style-type: none"> <li>▪ Citizens often look to the principle of the rule of law for protection of individual rights. <u>(Rule of law, equal justice under the law, private property rights, federalism, due process, individual rights as set forth in the Bill of Rights)</u></li> <li>▪ Constitutions may limit government in order to protect individual rights. <u>(Rule of law, equal justice under the law, private property rights, federalism, due process, individual rights as set forth in the Bill of Rights)</u></li> <li>▪ Citizens often depend on legal systems to manage conflicts, disputes and protection of rights. <u>(Rule of law, equal justice under the law, private property rights, federalism, due process, individual rights as set forth in the Bill of Rights)</u></li> <li>▪ Citizens often expect lawmakers to craft laws that balance individual rights with the common good. <u>(Rule of law, equal justice under the law, private property rights, federalism, due process, individual rights as set forth in the Bill of Rights)</u></li> </ul>

forth in the Bill of Rights)

**The student will know:**

- The differences between civil rights and individual rights. (Individual rights as set forth in the Bill of Rights)
- Why and how laws protect the rights and freedoms of individuals. (Rule of law, equal justice under the law, private property rights, federalism, due process, individual rights as set forth in the Bill of Rights)
- The relationship between the various types of law and how those affect individual rights and the common good. (e.g., Constitutional, civil, and criminal).
- How the [US Constitution](#) and [court decisions](#) have limited or protected the rights of various groups. (Rule of law, equal justice under the law, private property rights, federalism, due process, individual rights as set forth in the Bill of Rights)
- The procedures involved in a [criminal case](#).
- The procedures involved in a [civil case](#).
- The constitutional issues of Supreme Court cases - to include but not exclusive of [landmark cases](#) (if given a Supreme Court case/decision be able to explain the Constitutional issue of the case). (“...excerpts or portions of decisions of the Supreme Court of the United States)

**For example:** [Instead of memorizing court cases students will be expected to recognize the Constitutional issues the Supreme Court considers in reviewing a case](#) (i.e., Due Process, Establishment Clause, Symbolic Speech, Supremacy, Equal Protection, Judicial Review, Federalism, etc.).

**Key Terminology:**

- **Categories of rights that are of particular significance in the American political system:**
  - **Personal rights** - The rights that a person has over their own self. These rights are distinguished from political rights, e.g., the right to privacy or the right to freedom of conscience as distinguished from the political right to peaceably assemble and petition for a redress of grievances
  - **Political rights** - The rights that involve participation in the establishment or administration of a government and are usually entitle the adult citizen to the exercise of the franchise, the holding of public office, and other political activities. Permission to participate in an organized civic function that elects officials to govern and carry out the will of the social order.
  - **Economic rights** – The rights of an individual to make a business, acquire, own, use, transfer, and dispose of property, participate in voluntary exchange, enter into lawful contracts and the right of competition.
  - **Civil rights** – The rights belonging to an individual by virtue of citizenship, especially the fundamental freedoms and privileges guaranteed by the 13th and 14th Amendments to the U.S. Constitution and by subsequent acts of Congress, including civil liberties, due process, equal protection of the laws, and freedom from discrimination. These are the rights of the individual

	<p>citizen to have equal treatment and equal opportunities.</p> <ul style="list-style-type: none"> <li>• <b>Scope and limits of a right</b> - extent or range of a person’s rights and the point or level beyond which those rights do not or may not extend or pass.</li> </ul>
<p>FP.C&amp;G.3.5 Compare jurisdictions and methods of law enforcement applied at each level of government, the consequences of noncompliance to laws at each level and how each reflects equal protection under the law (e.g., Department of Justice, Regulatory Commissions, FBI, SBI, Homeland Security, Magistrate, State troopers, Sheriff, City police, Ordinance, Statute, Regulation, Fines, Arrest, etc.).</p>	<p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>▪ Governments may use a variety of law enforcement practices to ensure order and justice. (<u>rule of law, due process, equal justice under the law, individual rights as set forth in the Bill of Rights</u>)</li> <li>▪ The consequences for violations of law and order can vary based on governments, regions and local mores. (<u>rule of law, due process</u>)</li> <li>▪ Various federal, state, and local jurisdictions enact statutes to prevent discrimination. (<u>Rule of law, equal justice under the law, private property rights, due process, individual rights as set forth in the Bill of Rights</u>)</li> <li>▪ The failure to ensure equal protection under the law within a jurisdiction often leads to challenges to social order and the protection of the freedom and civil rights of the people. (<u>Rule of law, equal justice under the law, private property rights, due process, individual rights as set forth in the Bill of Rights</u>)</li> </ul> <p><b>Students will know:</b></p> <ul style="list-style-type: none"> <li>▪ <u>The roles of various government officials in the legal process. (Structure of government, due process)</u></li> <li>▪ <u>The consequences for noncompliance in civil and criminal cases (correctional institutions, fines, probation, etc.). (Due process)</u></li> </ul>

	<ul style="list-style-type: none"> <li>▪ Differences between the responsibilities and jurisdiction of federal, state, and local law enforcement. (federalism, Structure of government)</li> <li>▪ The kinds of cooperation that exist between law enforcement agencies at different levels.</li> <li>▪ Types of statutes jurisdictions enact to prevent discrimination (such as housing and fair lending ordinances, school zoning, equal opportunity commissions, merit based promotion systems in public positions). (equal protection under the law, federalism, due process)</li> <li>▪ Methods which citizens may use to ensure that government at all levels provide for equal protection under the law.</li> </ul>
<p>FP.C&amp;G.3.6 Explain ways laws have been influenced by political parties, constituents, interest groups, lobbyists, the media and public opinion (e.g., extension of suffrage, labor legislation, civil rights legislation, military policy, environmental legislation, business regulation and educational policy).</p>	<p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>▪ Building constituencies plays an important role when trying to influence laws and policies.</li> <li>▪ Laws and policies are often motivated and influenced by factors other than the public interest, common good, and the protection of individual rights.</li> <li>▪ Interest groups often encourage the development of laws and policies in order to further specific agendas that reflect group priorities.</li> </ul> <p><b>Students will know:</b></p> <ul style="list-style-type: none"> <li>▪ Students will know how individuals and <a href="#">interest groups</a> influence public policy. (Individual responsibility)</li> <li>▪ How lobbyists function within and influence the legislative system at all</li> </ul>

	<p>levels of government. (structure of government)</p> <ul style="list-style-type: none"> <li>▪ Ways in which the media plays an important role in influencing public opinion and the direction of public policy. (Individual rights as set forth in the Bill of Rights, individual responsibility)</li> <li>▪ <a href="#">Public opinion</a> may influence the creation of laws.</li> <li>▪ How business, industry, and other interest groups affect the development of laws, policies, and regulations.</li> </ul>
<p>FP.C&amp;G.3.7 Summarize the importance of the right to due process of law for individuals accused of crimes (e.g., habeas corpus, presumption of innocence, impartial tribunal, trial by jury, right to counsel, right against self-incrimination, protection against double jeopardy, right of appeal).</p>	<p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>▪ Individuals have the responsibility to be aware of their rights in order to ensure fair and equal treatment under the law. (Rule of law, equal justice under the law, private property rights, due process, individual rights as set forth in the Bill of Rights, individual responsibility)</li> <li>▪ Governments have a responsibility to ensure that citizens are aware of their rights in order to ensure fair and equal treatment under the law. (Rule of law, equal justice under the law, private property rights, due process, individual rights as set forth in the Bill of Rights, individual responsibility)</li> </ul> <p>For example: the government has an obligation to explain to individuals their right to due process and their protections under the law (i.e., Miranda, rules and procedures of the judicial system, expectations on the crafting and enforcing of contracts, etc).</p> <ul style="list-style-type: none"> <li>▪ Citizen protections, under the law in democratic systems, are designed to prevent unreasonable, unfair, or arbitrary treatment by the government. (Rule of law, equal justice under the law, private property rights, due process, individual rights as set forth in the Bill of Rights)</li> </ul>

	<p><b>Students will know:</b></p> <ul style="list-style-type: none"> <li>▪ The constitutional and legal protections against the abuse of power by the government (such as the <a href="#">8th Amendment</a>).</li> <li>▪ The legal rights and responsibilities that citizens possess. (<u>due process, equal justice under the law, individual rights as set forth in the Bill of Rights</u>)</li> <li>▪ The adversarial nature of the judicial process protects individuals' rights and freedoms. (<u>due process, equal justice under the law, individual rights as set forth in the Bill of Rights</u>)</li> <li>▪ How the rights of those accused of a crime have evolved over time. (<u>due process, individual rights as set forth in the Bill of Rights, equal justice under the law</u>).</li> </ul> <p><b>For example:</b> <a href="#">Miranda rights</a>, interpretation of the <a href="#">4th</a> and <a href="#">14th</a> Amendment</p> <ul style="list-style-type: none"> <li>▪ Methods by which citizens can be made aware of their rights. (<u>individual responsibility</u>)</li> </ul>
<p>FP.C&amp;G.3.8 Evaluate the rights of individuals in terms of how well those rights have been upheld by democratic government in the United States.</p>	<p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>▪ The nature of citizenship and the rights associated with it have changed over time. (<u>Individual rights as set forth in the Bill of Rights, individual responsibility</u>)</li> <li>▪ Certain groups are sometimes excluded from civic membership in a democratic society.</li> <li>▪ Individuals have the responsibility to be aware of their rights, and limits</li> </ul>

on their rights, in order to ensure fair and equal treatment under the law. (Rule of law, equal justice under the law, private property rights, due process, individual rights as set forth in the Bill of Rights, individual responsibility)

- Governments have a responsibility to ensure that citizens are aware of their rights, and limitations on their rights, in order to ensure fair and equal treatment under the law. (Rule of law, equal justice under the law, private property rights, due process, individual rights as set forth in the Bill of Rights, individual responsibility)

**Students will know:**

- The relationship between the ideals of individual rights and freedoms and the realities of America's history. (Rule of law, equal justice under the law, private property rights, due process, individual rights as set forth in the Bill of Rights, individual responsibility)
- Ways in which the rights of individuals have been protected and violated in the United States. (Rule of law, equal justice under the law, private property rights, due process, individual rights as set forth in the Bill of Rights, individual responsibility)
- Examples of and reasons for limitations on individual rights
- Methods by which citizens can be made aware of their rights. (individual responsibility)



## Civics and Government

### Essential Standard:

**FP.C&G.4 Understand how democracy depends upon the active participation of citizens.**

**Concept(s): Democracy, Government, Citizenship, Rights, Responsibility**

### Clarifying Objectives

FP.C&G.4.1 Compare citizenship in the American constitutional democracy to membership in other types of governments (e.g., right to privacy, civil rights, responsibilities, political rights, right to due process, equal protection under the law, participation, freedom, etc.).

### Unpacking

What does this objective mean a student will understand, know and be able to do?

#### Students will understand:

- The political, religious, and economic freedoms provided to citizens are often accompanied by the responsibility of active civic participation at the individual, community, state, and national levels. (Individual rights as set forth in the Bill of Rights, individual responsibility)
- Stable governments need a citizenry who understand their roles and responsibilities and abide by those understandings. (Individual responsibility)
- The role, responsibility, and rights of the citizen may vary depending on the type of government within a nation.

#### Students will know:

- Constitutional and legal criteria which define citizenship in the United States. (US Constitution)
- The criteria that have defined citizenship in the United States during various periods of its history (the Constitutional era, pre and post Civil War, early 1900s, post WWI, post WWII, present-day, etc.).

	<ul style="list-style-type: none"> <li>▪ <a href="#">Examples of levels of citizenship.</a> <ul style="list-style-type: none"> <li>○ For example:           <ul style="list-style-type: none"> <li>▪ Birthright -Jus Soli which is Latin for “right of blood”</li> <li>▪ Jus Sanguinis which is Latin for “right of the soil”</li> <li>▪ Naturalized</li> </ul> </li> </ul> </li> <li>▪ What citizenship may look like in types of government other than constitutional democracies (e.g., direct democracy-Ancient Athens, social democracy-Norway, monarchy-Jordan, oligarchy-Pakistan, totalitarian dictatorship-North Korea, fundamentalist theocracy-Iran).</li> </ul>
<p>FP.C&amp;G.4.2 Explain how the development of America’s national identity derived from principles in the Declaration of Independence, US Constitution and Bill of Rights (e.g., inalienable rights, consent of the governed, popular sovereignty, religious and political freedom, separation of powers, etc.).</p>	<p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>▪ A nation’s identity often reflects the principles and beliefs expressed within its founding documents. (<u>Rule of law, equal justice under the law, private property rights, federalism, due process, individual rights as set forth in the Bill of Rights, individual responsibility</u>)</li> <li>▪ The identity of a nation may be defined by shared political values and principles rather than by ethnicity, race, class, language, gender or national origin. (<u>Structure of government, rule of law, equal justice under the law, private property rights, federalism, due process, individual rights as set forth in the Bill of Rights, individual responsibility</u>)</li> <li>▪ The national identity of a nation may evolve over time through economic, political, legal, and cultural changes as a result of immigration, changing mores, and the expansion of rights, freedoms, and responsibilities of citizenship.</li> </ul>

	<p><b>Students will know:</b></p> <ul style="list-style-type: none"> <li>▪ The meaning of “national identity”.</li> <li>▪ The influences of immigration and cultural diffusion on national identity.</li> <li>▪ The values that contribute to the United States’ national identity and how interpretation of those values has changed over time.</li> <li>▪ Conflicts over the meaning of “national identity”.</li> </ul> <p><b>Key Terminology:</b></p> <ul style="list-style-type: none"> <li>• <b>National identity</b> - The depiction of a country as a whole, encompassing its culture, traditions, language, and politics.</li> </ul>
<p>FP.C&amp;G.4.3 Analyze the roles of citizens of North Carolina and the United States in terms of responsibilities, participation, civic life and criteria for membership or admission (e.g., voting, jury duty, lobbying, interacting successfully with government agencies, organizing and working in civic groups, volunteering, petitioning, picketing, running for political office, residency, etc.).</p>	<p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>▪ Citizenship involves recognition of individual rights and responsibilities for political participation. <i>(Rule of law, equal justice under the law, private property rights, federalism, due process, individual rights as set forth in the Bill of Rights, individual responsibility)</i></li> <li>▪ Political, religious, and economic freedoms provided to citizens are often accompanied by the responsibility of active civic participation at the individual, community, state, and national levels. <i>(Rule of law, equal justice under the law, private property rights, federalism, due process, individual rights as set forth in the Bill of Rights, individual responsibility)</i></li> <li>▪ An increased level of citizen participation often results in a government which is more responsive to the needs and interests of the people. <i>(Individual responsibility)</i></li> <li>▪ Active citizenship often promotes the opportunity for personal, social, economic, and political choice. <i>(Rule of law, equal justice under the law,</i></li> </ul>

	<p>private property rights, federalism, due process, individual rights as set forth in the Bill of Rights, individual responsibility)</p> <ul style="list-style-type: none"> <li>▪ The citizen in the democratic system has an obligation to ensure that government fulfills the duties for which it is established.</li> </ul> <p><b>Students will know:</b></p> <ul style="list-style-type: none"> <li>▪ Various ways individuals participate in civic life. (Individual responsibility)</li> <li>▪ The criteria for becoming a United States citizen.</li> <li>▪ The role citizens play in influencing government policies and actions. (Individual responsibility)</li> <li>▪ Effective methods of influencing government. (Individual responsibility)</li> <li>▪ How citizens may use and be influenced by the media in active civic decision-making.</li> <li>▪ Examples of ways in which citizens may ensure government fulfills its duties.</li> </ul>
<p>FP.C&amp;G.4.4 Analyze the obligations of citizens by determining when their personal desires, interests and involvement are subordinate to the good of the nation or state (e.g., Patriot Act, Homeland Security, sedition, civil rights, equal rights under the law, jury duty, Selective Services Act, rule of law, eminent domain, etc.).</p>	<p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>▪ Members of a society often have certain rights, responsibilities and privileges associated with citizenship. (Rule of law, equal justice under the law, private property rights, federalism, due process, individual rights as set forth in the Bill of Rights, individual responsibility)</li> <li>▪ The role of the citizen in a democratic system often involves certain responsibilities and duties that may require contributions to the common good. (individual responsibility)</li> </ul>

- The economic, social, and political needs of a nation may require that specific limitations are placed on the interests and desires of the individual. (Rule of law, equal justice under the law, private property rights, federalism, due process, individual rights as set forth in the Bill of Rights, individual responsibility)
- Government may be shaped by groups and individuals in ways that may or may not be in the best interest of the nation as a whole. (Individual responsibility)
- Individuals enter into a social contract with government once they become citizens, which provides for rights and responsibilities on the part of both the citizen and the government. (US Constitution, NC Constitution, Individual responsibility)

**Students will know:**

- The differences between a citizen's rights and their obligations.
- The differences between *civil rights* and *civil liberties*. (Rule of law, equal justice under the law, private property rights, federalism, due process, individual rights as set forth in the Bill of Rights, individual responsibility)
- The differences between civic responsibilities and personal responsibilities. (Individual responsibility)
- The types of influences, both positive and negative, that shape government action.

	<ul style="list-style-type: none"> <li>▪ The types of things the United States government is able to constitutionally do in order to ensure the safety of its inhabitants. (US Constitution)</li> <li>▪ Ways in which the American government and citizens have addressed the issue of balancing individual and national security with civic liberties and rights. (due process, individual rights as set forth in the Bill of Rights)</li> </ul> <p><b>Key Terminology:</b></p> <ul style="list-style-type: none"> <li>▪ <b>Civil Rights vs. Civil Liberties</b> - The legal area known as "civil rights" traditionally revolves around the basic right to be free from unequal treatment based on certain protected characteristics (race, gender, disability, etc.) in settings such as employment and housing. "Civil liberties" concern basic rights and freedoms that are guaranteed -- either explicitly identified in the Bill of Rights and the Constitution, or interpreted through the years by courts and lawmakers (freedom of speech, right to privacy, right to be free from unreasonable searches of your home, right to a fair court trial and the right to vote). Civil liberties don't change (except when we amend the constitution) but civil rights change regularly as new laws are made or new interpretations are ruled upon.</li> <li>▪ <b>Public Agenda</b> - consists of those matters that occupy public attention at any particular time, e.g., crime, health care, education, abortion, national debt, environmental protection, international intervention</li> </ul>
<p>FP.C&amp;G.4.5 Explain the changing perception and interpretation of citizenship and naturalization (e.g., aliens, interpretations of the 14<sup>th</sup> amendment, citizenship, patriotism, equal rights under the law, etc.)</p>	<p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>▪ Requirements for citizenship often reflect the changing mores and desires of a nation.</li> <li>▪ The rights and responsibilities of citizenship are often dictated by a nation's founding documents.</li> </ul>

- A nation’s founding documents may be altered through civic consensus in order to expand opportunities for citizenship.
- The perception and interpretation of who should be a citizen may change based on the groups in power and the mores and desires of civic factions.
- Major events in history may lead to changes in laws governing the rights of citizens.

**Students will know:**

- How the US and NC Constitution address citizenship (e.g., [Section 1 Article 2](#) (presidency requirement of ‘natural born citizen’)), requirements for naturalization and the role of Congress ([Article 1, Sec 8, Clause 4](#)), [14th](#), [19th](#) and [26th Amendments](#))
- How the definition of who is or is not a citizen of the United States and North Carolina has changed over time, through legislative action (e.g., [Naturalization Act of 1790](#), [Alien and Sedition Acts](#), [Civil Rights Act of 1866](#), [Indian Citizenship Act of 1924](#), [Patriot Act](#) ) or judicial action (e.g., [Dred Scott v Sanford](#), [Elk v Wilkins](#), [United States v. Wong Kim Ark](#))
- The origin, purpose, and interpretation of the [14th Amendment](#) (e.g., ‘birthright citizenship’, [Elk v Wilkins](#), [United States v. Wong Kim Ark](#))
- How the US and North Carolina Constitution, Congressional legislation, and judicial action address the rights of citizens to due process and equal protection under the law (e.g., [Fifth Amendment](#), [Fourteenth Amendment](#), judicial review, eminent domain, [Alien and Sedition Acts](#), [Espionage and Sedition Acts](#), [Civil and Voting Rights Acts](#), [Patriot Act](#), [Dred Scott V.](#)

	<p><a href="#">Sanford</a>, <a href="#">Lochner v New York</a>, <a href="#">Griswold v Connecticut</a>, <a href="#">Roe v Wade</a>, <a href="#">Kelo v. New London</a>)</p> <ul style="list-style-type: none"> <li>▪ Examples of how the meaning of patriotism has changed over time and influenced the rights and responsibilities of citizens and the development of laws</li> <li>▪ Ways in which the meaning of ‘patriot’ has been defined by different people and groups over time (including as an inclusive and exclusionary concept) (Jim Crow, Alien and Sedition Acts, <a href="#">Wilmington Ten</a>, American Revolution, Civil War)</li> </ul> <p><i>Note: Teachers should use the case of their choice to explore the questions of citizenship.</i></p>
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**Civics and Government**

**Essential Standard:**  
**FP.C&G.5 Analyze how political and legal systems within and outside of the United States provide a means to balance competing interests and resolve conflicts.**

**Concept(s): Political Systems, Legal Systems, Conflict, Policy**

<p><b>Clarifying Objectives</b></p>	<p><b>Unpacking</b>          What does this objective mean a student will understand, know and be able to do?</p>
<p>FP.C&amp;G.5.1 Analyze the election process at the national, state and local levels in terms of the checks and balances provided by qualifications and procedures for voting (e.g., civic participation, public hearings, forums, at large voting, petition, local initiatives, local referendums, voting amendments, types of elections,</p>	<p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>▪ Elected leaders are expected to represent the interests of the electorate. (<u>Frequent and free elections in a representative government, rule of law, individual rights as set forth in the Bill of Rights, individual responsibility</u>)</li> </ul>



etc.).

- Elections may allow citizens to guide the direction of public policy and limit the power of government. (Frequent and free elections in a representative government)
- The processes and procedures of democratic elections are often established to ensure the integrity of the electoral system and the participation of qualified citizens. (Frequent and free elections in a representative government)

**Students will know:**

- The qualifications for voting in federal, state, and local elections. (Frequent and free elections in a representative government)
- How citizens can implement laws and influence government policy through voting. (Frequent and free elections in a representative government, rule of law, individual responsibility)
- Criteria and resources used to help citizens make informed choices in elections. (Frequent and free elections in a representative government, individual responsibility)
- The role media plays in elections. (Frequent and free elections in a representative government, individual responsibility)
- Constitutional amendments and laws related to voting rights.
- The federal, state, and local qualifications for elected office and why they exist.
- Progression of the election process at national, state, and local levels. (Frequent and free elections in a representative government)

	<ul style="list-style-type: none"> <li>▪ The structure and purpose of <a href="#">the Electoral College</a> in presidential elections. <i>(frequent and free elections in a representative government)</i></li> <li>▪ Controversies relating to the Electoral College and why they matter.</li> </ul> <p><b>For example:</b> the elections of <a href="#">1800</a>, <a href="#">1824</a>, <a href="#">1876</a>, <a href="#">1888</a>, <a href="#">2000</a></p>
<p>FP.C&amp;G.5.2 Analyze state and federal courts by outlining their jurisdictions and the adversarial nature of the judicial process (e.g., Appellate, Exclusive, Concurrent, Original, types of federal courts, types of state courts, oral argument, courtroom rules, Supreme Court, opinions, Court Docket, Prosecutor/Prosecution, Complaint, Defendant, Plaintiff, hearing, bail, indictment, sentencing, appeal, etc.).</p>	<p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>▪ Legal systems can be structured to allow courts the authority to hear and decide cases. <i>(Structure of government, separation of powers with checks and balances)</i></li> <li>▪ <u>Separation of powers and checks and balances may slow down the process of enforcing and interpreting laws, which often insures better outcomes.</u> <i>(Structure of government, separation of powers with checks and balances)</i></li> <li>▪ Independent courts in a democratic system often exist to provide interpretation to the legality of executive and legislative actions. <i>(“...excerpts or portions of decisions of the Supreme Court of the United States)</i></li> <li>▪ The adversarial process within the judicial system of a democratic nation is intended to provide both for the protection of the individual defendant and the interests of the state or plaintiff in the pursuit of justice.</li> </ul> <p><b>Students will know:</b></p> <ul style="list-style-type: none"> <li>▪ The structure of the court system (federal, state and local). <i>(Structure of government, separation of powers with checks and balances, federalism)</i></li> <li>▪ <a href="#">Constitutional checks and balances between the courts and the other two branches</a> at the state and federal levels. <i>(structure of government,</i></li> </ul>

	<p>separation of powers with checks and balances)</p> <ul style="list-style-type: none"> <li>▪ The types of jurisdictions among both <a href="#">North Carolina</a> and <a href="#">federal courts</a>. (federalism)</li> <li>▪ Controversies over court jurisdiction.</li> </ul> <p><b>For example:</b> some arguments have been made that the courts should be limited in the types of cases that they may hear.</p> <ul style="list-style-type: none"> <li>▪ <a href="#">The types of law</a></li> <li>▪ The contextual meaning of “adversarial.”</li> <li>▪ How conflicts are resolved through the judicial process at the state and federal level.</li> <li>▪ How and why the US Supreme Court chooses to hear a case.</li> <li>▪ Examples of how the concept of judicial review has been applied over time.</li> </ul>
<p>FP.C&amp;G.5.3 Analyze national, state and local government agencies in terms of how they balance interests and resolve conflicts (e.g., FBI, SBI, DEA, CIA, National Guard Reserves, magistrates, Better Business Bureau, IRS, Immigration and Naturalization, FEMA, Homeland Security, ATF, etc.).</p>	<p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>▪ Government agencies may affect national, state and local interests through the establishment of regulations, the crafting and implementation of policies, and the enforcement of legal decisions.</li> <li>▪ Government agencies often work to implement policies and regulations that provide a balance between competing interests.</li> <li>▪ The conflict between different national interests and various government agencies may be resolved through mediation between competing interests that require compromise and may lead to the revision of government</li> </ul>

	<p>policies and regulations.</p> <ul style="list-style-type: none"> <li>▪ Laws and regulations may be enforced by various government agencies in order to ensure domestic tranquility and positive international relationships.</li> <li>▪ Government agencies often set regulations to meet the requirements of laws designed to address the social, economic, or environmental needs of the nation.</li> </ul> <p><b>Students will know:</b></p> <ul style="list-style-type: none"> <li>▪ The three types of <a href="#">independent agencies</a> (executive, regulatory, and government corporations).</li> <li>▪ The roles and responsibilities of key national, state and local government agencies and how these may be expanded or limited.</li> <li>▪ The legal and procedural ways in which government agencies attempt to balance interests and resolve conflicts.</li> </ul>
<p>FP.C&amp;G.5.4 Explain how conflict between constitutional provisions and the requirements of foreign policy are resolved (e.g., the power of Congress to declare war and the need for the president to make expeditious decisions in times of international emergency, the power of the President to make treaties and the need for the Senate to approve them).</p>	<p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>▪ Awareness of global developments and their effects help groups reach compromise on domestic and foreign policy issues. National interests and constitutional provisions often shape economic and foreign policy and global relationships.</li> <li>▪ A nation’s constitutional principles and domestic politics may impose constraints on a nation’s relations with the rest of the world.</li> </ul> <p><b>Students will know:</b></p> <ul style="list-style-type: none"> <li>▪ The roles and duties of the legislative branch and executive branch in</li> </ul>

	<p>conducting foreign affairs. (Structure of government, separation of powers with checks and balances)</p> <ul style="list-style-type: none"> <li>▪ How the government’s role during times of conflict compares to its role during times of tranquility.</li> <li>▪ How and why the use of the national interest as a criterion for American foreign policy is important.</li> <li>▪ How and why domestic politics may impose constraints or obligations on the ways in which the United States acts in the world (long-standing commitments to certain nations, lobbying efforts of domestic groups, economic needs, etc.). (Individual responsibility)</li> <li>▪ How the process of debate and compromise has been used in reaching consensus on domestic &amp; foreign policy issues.</li> <li>▪ Recent controversies concerning constitutional provisions and foreign policy</li> </ul> <p><b>For example:</b> <a href="#">the bombing of Libya</a> and deployment of troops without Congressional approval in 2011, <a href="#">War Powers Act</a>, <a href="#">Iran-Contra</a></p>
<p>FP.C&amp;G.5.5 Analyze the developments and implementation of domestic and foreign policy by outlining opposing arguments on major issues and their efforts toward resolutions (, e.g., health care, education, immigration, regulation of business and industry, foreign aid, intervention abroad, etc.).</p>	<p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>▪ Contemporary political developments across the globe can have significant political, demographic, and environmental implications for the decisions a nation makes for its domestic and foreign policy.</li> <li>▪ <u>Being informed about global developments and a government’s policies toward them often helps citizens make better decisions on domestic and foreign policy.</u> (Individual responsibility)</li> </ul>

- Nation-states interact using a variety of methods that may allow them to achieve their goals.
- Opposing views concerning domestic and foreign policies, issues, and decisions may pose obstacles to the effective resolution of political and economic national concerns.

**Students will know:**

- The most important powers the United States Constitution gives to the Congress, president, and federal judiciary in foreign affairs. (Structure of government, separation of powers with checks and balances, federalism)
- The way in which the powers of each branch in foreign affairs has changed over time (structure of government, separation of powers with checks and balances)
- Strategies the United States uses to achieve domestic and foreign policy. (Structure of government, separation of powers with checks and balances)

**For example:** Diplomacy; trade agreements; incentives; sanctions; military intervention; treaties; humanitarian aid, economic aid, etc.

- Contemporary foreign and domestic policy issues and the method by which the United States deals with them.
- Examples of debates concerning significant foreign and policy issues and how they have been resolved
- The position of the United States on past and contemporary major domestic and foreign policy issues.

- The impact and relevance of policy decisions on laws, governments, communities, and individuals. (Due process)

**Personal Financial Literacy**

**Essential Standard:**

**FP.PFL.1 Analyze the concepts and factors that enable individuals to make informed financial decisions for effective resource planning.**

**Concept(s): Income and Careers, Financial Responsibility, Decision Making, Saving and Investing, Credit and Debt**

**Clarifying Objectives**

FP.PFL.1.1 Explain how education, income, career, and life choices impact an individual’s financial plan and goals (e.g., job, wage, salary, college/university, community college, military, workforce, skill development, social security, entrepreneur, rent, mortgage, etc.).

**Unpacking**

What does this objective mean a student will understand, know and be able to do?

**Students will understand:**

- Choices people make have benefits, costs, risks, and/or consequences which may affect future financial goals.
- An individual’s education and career decisions can have intended and/or unintended consequences which can affect financial wellbeing.
- A person’s education, level of income and career and life choices can contribute to actions and/or decisions which may or may not facilitate effective financial planning and growth.

**Students will know:**

- Examples of possible tradeoffs individuals may be forced to make as they seek to achieve their financial goals.
- How and why a person’s life and/or career choices often involve trade offs.
- That a person’s income and wealth is mostly dependent on the kind of

	<p>human capital that they possess (e.g., knowledge, habits, and skills).</p> <ul style="list-style-type: none"> <li>▪ Examples of appropriate ways to improve one’s ability to make proper financial choices.</li> <li>▪ Examples of the types of financial consequences a person may experience by not finishing their high school education or by choosing not to seek some type of formal post-secondary education or training.</li> </ul> <p><b>Key Terminology:</b></p> <ul style="list-style-type: none"> <li>• <b>Financial wellbeing</b> - is the ability to have your wealth serve your life and to have the financial means to comfortably attain whatever personal goals you have to enjoy a gratifying lifestyle.</li> </ul>
<p>FP.PFL.1.2 Explain how fiscally responsible individuals create and manage a personal budget that is inclusive of income, taxes, gross and net pay, giving, fixed and variable expenses and retirement (e.g., budget, financial plan, money management, saving and investing plan, etc.).</p>	<p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>▪ Individuals often use personal budgets as a means to help manage income, expenses, savings and investments.</li> <li>▪ Effective budgeting can lead to the fulfillment of long-term goals.</li> <li>▪ The financial plan an individual commits to follow can greatly contribute to their financial well-being and security.</li> </ul> <p><b>Students will know:</b></p> <ul style="list-style-type: none"> <li>▪ How to create a budget that balances income, expenses, savings, and investments.</li> <li>▪ Examples of “disposable income” and “discretionary income.”</li> <li>▪ The difference between gross and net pay.</li> <li>▪ Reasons for and methods of saving for retirement.</li> <li>▪ The significance of the personal financial strategy “pay yourself first.”</li> </ul>



	<ul style="list-style-type: none"> <li>▪ Examples and non-examples of individual fiscally responsible behavior.</li> </ul>
<p>FP.PFL.1.3 Analyze how managing a checking and savings account contributes to financial well being (e.g., deposits, withdrawals, transfers, automated transactions, fees, etc.).</p>	<p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>▪ Responsibly managing a checking account and having consistent saving practices can be significant factors in financial success and wellbeing.</li> <li>▪ An individual’s personal wealth may increase with regular investment, time and frequent compounding.</li> </ul> <p><b>Students will know:</b></p> <ul style="list-style-type: none"> <li>▪ The characteristics of checking accounts and savings accounts.</li> <li>▪ How to make basic transactions with bank accounts and the consequences of overdrafts.</li> </ul>
<p>FP.PFL.1.4 Summarize how debt management and creditworthiness impact an individual’s ability to become responsible consumers and borrowers (e.g., credit card management, monitoring percentage rates and personal credit reports, analyzing loan details, keeping and maintaining records, etc.).</p>	<p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>▪ Creditworthiness is a characteristic considered by financial institutions and lenders when determining a person’s likelihood of being a responsible borrower.</li> <li>▪ The use or misuse of credit can have long-term consequences which may positively or negatively shape a person’s life.</li> <li>▪ “Good credit” can be built through responsible debt management which is important in establishing good credit history.</li> </ul> <p><b>For Example:</b> Car loans, credit card balances, and home mortgages.</p> <p><b>Students will know:</b></p> <ul style="list-style-type: none"> <li>▪ That credit is a basic financial tool.</li> <li>▪ How to interpret a credit card offer.</li> </ul>

- That failing to pay off a credit card balance quickly can lead to a decrease in one's standard of living.
- How to determine a credit score.
- The relationship between credit score and finance percentage rates.
- How to request a personal credit report.
- That the Annual Percentage Rate (APR) is the best indicator of the cost of a loan.
- The nature of compound interest as it relates to debt.
- The costs and benefits of using debt to make purchases in various situations.
- Options available to the consumer if debts reach an unsustainable level.
- The difference between Chapter 7 and Chapter 13 bankruptcy.
- The consequences of bankruptcy.
- The differences between "secured debt" and "unsecured debt".
- Examples of good debt and bad debt.
- Ways in which good forms of debt are used to help increase credit scores.
- The pros and cons of a debt management plan (DMP).

<p>FP.PFL.1.5 Analyze how fiscally responsible individuals save and invest to meet financial goals (e.g., investment, stock market, bonds, mutual funds, etc.).</p>	<p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>▪ Saving and investing are basic ways of preparing for one’s future financial goals and financial security.</li> <li>▪ Weighing the benefits against potential risks is a key consideration when making decisions about investing.</li> </ul> <p><b>Students will know:</b></p> <ul style="list-style-type: none"> <li>▪ Examples of financially responsible habits of saving.</li> <li>▪ The positives and negatives of savings accounts as a tool in financial planning.</li> <li>▪ The distinction between stocks, bonds, mutual funds, certificates of deposit and money market accounts.</li> <li>▪ The relationship between risk and return when investing.</li> </ul>
<p>FP.PFL.1.6 Compare various investing strategies and tax implications for their potential to build wealth (e.g., individual stocks and bonds with investing in stock, giving, bonds, mutual funds, retirement plans, etc.).</p>	<p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>▪ Different strategies of investment involve various types of risk and offer different opportunities for wealth.</li> <li>▪ Fees, tax deferrals and exemptions may significantly transform an investor’s total return over time.</li> <li>▪ In an effort to minimize tax liabilities individuals often consider the tax implications when evaluating the investment strategy which best suits their financial goals.</li> </ul> <p><b>Students will know:</b></p> <ul style="list-style-type: none"> <li>▪ Where to find information on various investments.</li> <li>▪ The risks and benefits associated with various types of investments.</li> </ul>

- The meaning of potential rate of return, liquidity, and level of risk.
- How to read a stock ticker and stock report.
- The significance of highs and lows in the stock exchanges.
- The relationship between risk and return when investing.
- The benefits of considering investments, mutual funds, certificates of deposits or money market accounts versus savings accounts.
- How to calculate tax liability. (By applying the tax rate to the tax base to find out how much is owed to someone other than yourself.)

**Key Terminology:**

- **Investing strategies** – A systematic plan to allocate investable assets among investment choices such as bonds, certificates of deposit, commodities, real estate, stocks (shares). These plans take into account factors such as economic trends, inflation, and interest rates. Other factors include the investor's age, risk tolerance level, and short- or long-term growth objectives.

## Personal Financial Literacy

**Essential Standard:**

**FP.PFL.2 Understand how risk management strategies empower and protect consumers.**

**Concept(s): Risk Management and Insurance, Planning and Money Management, Fraud**

<b>Clarifying Objectives</b>	<b>Unpacking</b> What does this objective mean a student will understand, know and be able to do?
<p>FP.PFL.2.1 Explain how consumer protection laws and government regulation contribute to the empowerment of the individual (e.g., consumer credit laws, regulation, FTC-Federal Trade Commission, protection agencies, etc.).</p>	<p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>▪ Laws and regulations exist to protect consumers from seller and lender abuses.</li> </ul> <p><b>Students will know:</b></p> <ul style="list-style-type: none"> <li>▪ Their rights as a consumer.</li> <li>▪ Examples of basic consumer protections offered to them by state and federal government.</li> <li>▪ Ways that the consumer can learn more about companies and credit services</li> </ul>
<p>FP.PFL.2.2 Summarize various types of fraudulent solicitation and business practices (e.g., identity theft, personal information disclosure, online scams, Ponzi schemes, investment scams, internet fraud, etc.).</p>	<p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>▪ Automated financial transactions can make consumers vulnerable</li> </ul> <p><b>Students will know:</b></p> <ul style="list-style-type: none"> <li>▪ Types of fraudulent business practices.</li> <li>▪ How a <a href="#">Ponzi scheme</a> works.</li> <li>▪ How a <a href="#">Pyramid Scheme</a> (or Multi-Level Marketing) works.</li> </ul>

	<ul style="list-style-type: none"> <li>▪ The reasons for and consequences of identity theft.</li> <li>▪ How to protect oneself from identity theft.</li> <li>▪ How doctrine of “Let the Buyer Beware” has been eliminated by the Consumer Protection law. <b>Types of mass market fraud. (link to this site <a href="http://www.justice.gov/criminal/fraud/internet/">http://www.justice.gov/criminal/fraud/internet/</a> )</b></li> </ul>
<p>FP.PFL.2.3 Summarize ways consumers can protect themselves from fraudulent and deceptive practices (e.g., do not call lists, reading the fine print, terms and conditions, personal information disclosure, investment protection laws, fees, etc.).</p>	<p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>▪ Dealing with non-reputable parties may have undesirable consequences which force consumers to engage in strategies to address false, misleading or deceptive practices.</li> <li>▪ Consumers often protect themselves from unfair or deceptive practices by filing lawsuits against people or businesses that use unfair or deceptive practices.</li> <li>▪ An informed investor understands the importance of research and uses this information in their investing decisions.</li> </ul> <p><b>Students will know:</b></p> <ul style="list-style-type: none"> <li>▪ The contacts and resources available as well as the actions to take in order to ensure investments are not fraudulent.</li> </ul> <p><b>For Example:</b> Federal Trade Commission (FTC), Consumer Finance Protection Bureau (CFPB), state attorney general offices, departments of consumer affairs, etc.</p> <ul style="list-style-type: none"> <li>▪ Various online sites consumers may visit to acquire information about investment fraud.</li> </ul>

	<ul style="list-style-type: none"> <li>▪ The differences between fraud and deceptive practices.</li> <li>▪ Examples of consumer protection strategies.</li> </ul> <p><b>For example:</b></p> <ul style="list-style-type: none"> <li>• <a href="#">North American Securities Administration Association</a></li> <li>• <a href="#">Investor Education Resources</a></li> <li>• <a href="#">FBI-Common Fraud Schemes</a></li> <li>• <a href="#">Internet Crime Complaint Center</a></li> </ul>
<p>FP.PFL.2.4 Classify the various types of insurance and estate planning including the benefits and consequences (e.g., car, health, renters, life, liability, travel, disability, long-term care, natural disaster, etc.).</p>	<p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>▪ People may purchase various types of insurance to diminish the risk of financial loss.</li> <li>▪ The benefits of including insurance in estate planning often outweigh the costs.</li> </ul> <p><b>For Example:</b> income replacement, debt repayment, income replacement, etc.</p> <ul style="list-style-type: none"> <li>▪ Individuals often purchase comprehensive plans of insurance to provide security and protection for themselves and others</li> </ul> <p><b>For Example:</b> Protections against lawsuits, custody issues, provisions to protect children’s inheritances,</p> <p><b>Students will know:</b></p> <ul style="list-style-type: none"> <li>▪ The different types of insurances and their purposes.</li> </ul> <p><b>For Example:</b> Various life insurances, homeowners, renters, moving vehicles, vacation, medical/health, art, etc.</p>

	<ul style="list-style-type: none"> <li>▪ The various terms of insurance.</li> <li>▪ The various tax considerations for different types of insurances.</li> <li>▪ Examples of some of the possible consequences of failing to purchase the appropriate insurance.</li> </ul>
<p>FP.PFL.2.5 Summarize strategies individuals use for resolving consumer conflict (e.g., contacting Attorney General, filing claims, Better Business Bureau, Secretary of State, etc.).</p>	<p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>▪ Consumers often attempt to resolve conflict through legal procedures or compromise.</li> <li>▪ Businesses and entrepreneurs often seek to address consumer dissatisfaction with solutions that meet the individual or collective needs of all involved</li> </ul> <p><b>Students will know:</b></p> <ul style="list-style-type: none"> <li>▪ The significance of a <a href="#">Better Business</a> rating and how businesses acquire one.</li> <li>▪ The steps involved in filing a claim with the <a href="#">Better Business Bureau</a>.</li> <li>▪ Strategies for resolving consumer conflict. (i.e, mediation, litigation, arbitration)</li> </ul>



## Economics

### Essential Standard:

**FP.E.1 Understand economies, markets and the role economic factors play in making economic decisions.**

**Concept(s): Economy, Markets, Production, Resources, Scarcity, Economic Systems**

### Clarifying Objectives

FP.E.1.1 Compare how individuals and governments utilize scarce resources (human, natural and capital) in traditional, command, market and mixed economies.

### Unpacking

What does this objective mean a student will understand, know and be able to do?

#### Students will understand:

- Because there are not enough resources to satisfy everyone's needs and wants societies must determine how to use limited resources.
- The manner in which limited resources are allocated is often controlled by the type of market a nation or group operates within.
- Scarcity forces people to make choices about how to allocate resources to benefit nations, communities, and groups.
- Scarcity and the necessity of balancing scarcity and unlimited wants may determine production, consumption and economic choices.

#### Students will know:

- Scarcity is a basic economic problem.
- The three significant economic resources (natural, human and capital)
- The types of things that are considered scarce resources.
- Examples of ways in which individuals and governments use or manage scarce resources in various types of markets.
- Examples of how nations, groups and communities seek to resolve the problems of scarcity and markets.

	<ul style="list-style-type: none"> <li>▪ An economic system is a set of rules that people must consider when dealing with issues of scarcity and resources.</li> <li>▪ Examples of how opportunity costs relate to scarcity.</li> <li>▪ How to identify an opportunity cost.</li> <li>▪ How to predict how an individual or state will act based on the incentives they are given.</li> <li>▪ The drawbacks and benefits of different economic systems (traditional, market, command, mixed)</li> <li>▪ How to place the economic systems on a continuum showing level of economic freedom.</li> </ul> <p><b>Key Terminology:</b></p> <ul style="list-style-type: none"> <li>▪ <b>Economic factors</b> – The basic elements affecting financial matters such as labor, interest rates, government policy, management and taxation.</li> <li>▪ <b>Factors of production</b> - An economic term to describe the inputs that are used in the production of goods or services in the attempt to make an economic profit. The factors of production include land, labor, capital and entrepreneurship.</li> <li>▪ <b>Economic system</b> - An organized way in which a state or nation allocates its resources and apportions goods and services in the national community.</li> </ul>
<p>FP.E.1.2 Analyze a market economy in terms of economic characteristics, the roles they play in decision-making and the importance of each role (e.g., private property, free enterprise, circular flow, competition and profit motive, and allocation of resources via the price</p>	<p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>▪ Profit often acts as an incentive in a pure market economy.</li> <li>▪ Markets are used as a means to organize economic activity.</li> </ul>

system).

- Government has limited yet important functions in a market economy.

**Students will know:**

- The definition of a pure market economy, as well as synonyms: free enterprise, price system, *laissez-faire*, capitalism.
- Examples of misleading economic myths about the free market.

**For example:** The myth that the free market in the U.S. exists separate from government.

- The basic parts of the [Circular Flow Model](#).
- In a pure market economy, *profit* acts as a motivator, *competition* acts as a regulator, and *prices* act as a coordinator.
- Private property is an essential part of a pure market economy, since market exchange cannot occur without clearly established ownership.
- The role of competition in regulating quality and price.
- The role of competition in a market economy.
- The role of prices as coordinators of a pure market economy.
- The role of government within the pure market economy.

**Key Terminology:**

- **Economic characteristics** - The economic conditions in a particular

	city, state, country, etc.
<p>FP.E.1.3 Explain how supply and demand determine equilibrium price and quantity produced (e.g., any market example –apples, tires, etc.).</p>	<p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>▪ In a pure free market economy, price and quantity are determined by the interaction of supply and demand.</li> <li>▪ Increases or decreases in demand and/or supply will usually drive price and quantity.</li> </ul> <p><b>Students will know:</b></p> <ul style="list-style-type: none"> <li>▪ How to create a demand schedule.</li> <li>▪ How to create a supply schedule.</li> <li>▪ How to find the “market clearing price” or “equilibrium price and quantity.”</li> <li>▪ The difference between “demand” (the curve) and “quantity demanded” (the x-axis).</li> <li>▪ How to move supply and demand curves (e.g., the slide of a curve to the right or left).</li> <li>▪ What occurrences will move supply curves and demand curves (e.g. An improvement in technology will cause an industry’s supply curve to slide to the right. Advertisement for a product will cause the demand curve to slide to the right).</li> </ul>

FP.E.1.4 Analyze the ways in which incentives and profits influence what is produced and distributed in a market system (e.g., supply, demand, What to Produce?, How to Produce It?, How Much to Produce?, For Whom To Produce It?, free enterprise, etc.).

**Students will understand:**

- Incentives and profit may be influenced by how a nation decides to invest in capital and human resources and can determine production and distribution.
- Investment in capital and human resources can determine production and drive the economic choices of groups and individuals.
- Goods and services are supplied by people in various ways designed to successfully stimulate the economy.

**Students will know:**

- The significance of the “[factors of production](#)”
- The economic questions that all economic systems must answer (What to produce, how to produce it, how much to produce, for whom to produce it).
- How traditional, market, command, and mixed economies answer the economic questions (with emphasis on a pure market economy)
  - Prices in a pure market system organize the flow of economic resources and channel them to their most efficient use.
  - In a command economy it is government planners, not prices, that decide how resources are used.
- While profits often act as incentives, people might also be motivated by other factors (such as a feeling of fulfillment in their work). The strengths and weaknesses of the concept of the Invisible Hand.

FP.E.1.5 Compare how various market structures affect decisions made in a market economy (e.g., monopoly, oligopoly, monopolistic competition, pure competition, etc.).

**Students will understand:**

- Markets with more competition tend to create better outcomes for consumers.
- Location, government regulation or the uniqueness of a product are factors that may cause markets to be more or less competitive.
- Market structure affects outcomes through its impact on the motivations, opportunities and decisions of individuals and groups participating in the market.

**Students will know:**

- How to create a continuum showing the differences between different market structures in terms of the level of competition (e.g., a monopolistically competitive market includes more competition than an oligopolistic market, which in turn has more competition than a monopolistic market).
- Definitions and examples of each type of market (e.g., perfect competition: food carts and Internet auctions. Monopolistic competition: fast-food restaurants. Oligopoly: cell-phone networks, soft drinks. Monopoly: Utilities, medical care).
- The role of competition in regulating quality and price.
- Why people in a particular industry might have an interest in creating barriers for others' entry into the market.
- Factors that cause markets to be competitive.

	<ul style="list-style-type: none"> <li>▪ The definition of market share.</li> <li>▪ Ways in which companies may manipulate the market to reduce competition (e.g., a store moving into a town and dropping prices below market value in order to weaken competitors and try to gain market share).</li> </ul>
<p>FP.E.1.6 Compare national, state and local economic activity (e.g., resources, wages, production, employment, etc.)</p>	<p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>▪ The way in which economic systems address the key economic questions may determine the role of consumers and producers.</li> <li>▪ Unique features of geography and human capital may facilitate economic activity.</li> <li>▪ <u>Free enterprise, competition, private ownership of resources and government regulation of business can have a negative or positive impact on the national, state, and local economies. (Federalism)</u></li> </ul> <p><b>Students will know:</b></p> <ul style="list-style-type: none"> <li>▪ The economic features of the United States (services, manufacturing, finance, agriculture) and North Carolina (e.g., history of tobacco farming and textile manufacturing, contemporary finance and high-tech research).</li> <li>▪ The economic features of their particular local community.</li> <li>▪ How North Carolina compares to the other states in wages, production, and employment.</li> </ul> <p><b>Key Terminology:</b></p> <ul style="list-style-type: none"> <li>▪ <b>Economic features</b> - A distinctive attribute or aspect of an economy.</li> </ul>

## Economics

### Essential Standard:

**FP.E.2 Understand factors of economic interdependence and their impact on nations.**

**Concept(s): Economic Interdependence, Trade, Markets**

### Clarifying Objectives

FP.E.2.1 Explain the basic concepts of trade (e.g., including absolute and comparative advantage, exchange rates, balance of trade, gains from trade, etc.).

### Unpacking

What does this objective mean a student will understand, know and be able to do?

#### Students will understand:

- Trade can cause economies to change.
- Trade allows a nation to specialize.
- Producers who do not have a comparative advantage may be driven out of business.

#### Students will know:

- A voluntary trade benefits both parties.
- The definitions of absolute and comparative advantage. How to determine absolute versus comparative advantage.
- Why comparative advantage gives nations, businesses, and people an incentive to specialize and trade.
- The consequences of a negative balance of trade



<p>FP.E.2.2 Summarize how nations specialize and become interdependent through trade (e.g., trade restrictions and government policy).</p>	<p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>▪ Nations with strong economic infrastructure wield greater power in international relations.</li> <li>▪ Economic systems develop and change as societies attempt to allocate resources and meet changing needs.</li> </ul> <p><b>Students will know:</b></p> <ul style="list-style-type: none"> <li>▪ The definition of interdependence.</li> <li>▪ The definition of globalization.</li> <li>▪ That trade is an integral part of the economy of a nation.</li> <li>▪ That nations decide what, why and with whom to trade.</li> <li>▪ Ways in which economies may change to meet new needs and goals (e.g., transitions between types of economies)</li> </ul>
<p>FP.E.2.3 Explain the impact of government policies on international trade (e.g., tariffs, quotas, sanctions, subsidies, banking, embargos, etc.)</p>	<p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>▪ Protectionism usually benefits a narrow industry while increasing costs for consumers.</li> <li>▪ Political action may improve or devastate a nation’s economy and result in changing government regulations on trade.</li> <li>▪ Governmental decisions of one nation can bring about consequences for the trade economies of other nations as a result of global interdependence.</li> </ul>

	<ul style="list-style-type: none"> <li>▪ Scarcity may lead nations to trade goods and services that can be produced with very little opportunity cost but traded for goods and services that have a lesser opportunity cost for other nations.</li> </ul> <p><b>Students will know:</b></p> <ul style="list-style-type: none"> <li>▪ That governments often attempt to shield certain sectors of the economy from the changes brought about by trade.</li> <li>▪ The definition of “protectionism and its various forms: subsidies, tariffs, sanctions, embargos, and quotas. The domestic and international consequences, both positive and negative, of protectionist trade policy.</li> <li>▪ The ways in which business and industry attempt to shape government regulation and policy to pursue advantages in international trade.</li> </ul>
<p>FP.E.2.4 Analyze the role of NC and the US in the world economy (e.g., furniture industry, tourism, fishing, etc.).</p>	<p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>▪ Federal and state governments share similarities and differences that affect their economic development.</li> <li>▪ The prosperity and stability of a nation’s economy is dependent upon a stable global economy.</li> </ul> <p><b>Students will know:</b></p> <ul style="list-style-type: none"> <li>▪ The economic features of the United States (services, manufacturing, finance, agriculture) and North Carolina (e.g., history of tobacco farming and textile manufacturing, contemporary finance and high-tech research).</li> <li>▪ Examples of the way that the US and <a href="#">North Carolina economy interact</a></li> </ul>

[with the global market.](#)

## Economics

### Essential Standard:

**FP.E.3 Analyze the role of government and economic institutions in developing and implementing economic stabilization policies in the U.S.**

**Concept(s): Economic Institutions, Stabilization, Policy**

### Clarifying Objectives

FP.E.3.1 Summarize basic macroeconomic indicators and how they vary over the course of a business cycle (e.g., gross domestic product, unemployment, consumer price index, etc.).

### Unpacking

What does this objective mean a student will understand, know and be able to do?

#### Students will understand:

- A nation's overall levels of income, employment and prices are determined by the interaction of spending and production decisions.
- Leading indicators help investors predict and react to the direction the market is headed.
- Inflation redistributes purchasing power and as a result imposes undesirable costs on some people while benefiting others.

#### Students will know:

- The difference between macroeconomics and microeconomics.
- The definition of [Gross Domestic Product](#) (GDP).
- What GDP does and does not measure.

**For example:** GDP measures final goods and services, not intangible things like leisure time. It measures production,

	<p>which is a flow, as opposed to wealth, which is a stock.</p> <ul style="list-style-type: none"><li>▪ <a href="#">How the unemployment level is calculated.</a></li><li>▪ The definition of inflation.</li><li>▪ How the rate of inflation is measured using the <a href="#">Consumer Price Index (CPI)</a>.</li><li>▪ The phases of the business cycle (expansion, peak, contraction, trough).</li><li>▪ Why inflation is a problem.</li><li>▪ Ways in which governments attempt to avoid inflation.</li><li>▪ <a href="#">Economic indicators</a> tend to vary over the course of the business cycle.</li></ul> <p><b>For example:</b> In a trough, unemployment is high and GDP is low.</p> <ul style="list-style-type: none"><li>▪ Various forces affect economic conditions and an economy's stability.</li></ul> <p><b>Key Terminology:</b></p> <ul style="list-style-type: none"><li>▪ <b>Economic forces</b> - Factors such as level of employment, rate of inflation, rate of interest, demographic changes, and fiscal and monetary policies, which determine the state of competitive environment in which a business operates. These forces affect the outcome of the business's marketing activities, by determining the</li></ul>
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	<p>volume and strength of demand for the its products</p> <ul style="list-style-type: none"> <li>▪ <b>Economic activity</b> - Actions that involve the production, distribution and consumption of goods and services at all levels within a society. Gross domestic product or GDP is one way of assessing economic activity, and the degree of current economic activity and forecasts for its future level can significantly impact business activity and profits, as well as inflation and interest rates.</li> <li>▪ <b>Economic issues</b> - are matters, which directly or indirectly affect the distribution of intellectual and material resources in a society.</li> </ul>
<p>FP.E.3.2 Explain how fiscal policy and monetary policy influence overall levels of employment, interest rates, production, price level and economic growth (e.g., business cycle, standard of living, recession, depression, Consumer Price Index, etc.).</p>	<p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>▪ Changes in the money supply can result in consequences which can effect inflation.</li> <li>▪ <u>National, state and local levels of government often use tax cuts and spending increases in times of economic weakness to stimulate the economy. (Structure of government, federalism)</u></li> <li>▪ Fiscal policy can provide stimulus during economic recession.</li> <li>▪ Monetary policy decisions can prevent inflation.</li> </ul> <p><b>Students will know:</b></p> <ul style="list-style-type: none"> <li>▪ <a href="#">Monetary policy</a> is used by the national government and <a href="#">fiscal policy</a> is used by all levels of government.</li> <li>• <a href="#">The “policy tools” used by the Federal Reserve</a></li> <li>• Changes in the money supply can lead to changes in interest rates, which, in turn, affect the availability of credit, the average level of prices and national levels of spending and output.</li> </ul>

	<ul style="list-style-type: none"> <li>▪ The <a href="#">purpose of the Federal Reserve System</a> and how it functions.</li> <li>▪ The explanation of how banks create money when they make loans.</li> <li>▪ Paper money is no longer “backed” by gold. Its value is largely dependent on the amount of money that the Federal Reserve allows banks to create.</li> <li>▪ The purpose of “fiat” money.</li> </ul> <p><b>For example:</b> Fiat money is money that has value only because of government regulation or law, rather than the backing of silver or gold. . Today, most national currencies are fiat currencies, including the US dollar and the Euro.</p> <ul style="list-style-type: none"> <li>▪ How and why fiscal and monetary policies are used as attempts to stimulate the economy in a contraction.</li> <li>▪ How and why fiscal and monetary policies are used to try and keep the economy from “overheating” in an expansion.</li> <li>▪ Why the tools of fiscal policy (including stimulus) and monetary policy (including expansion of the money supply, <a href="#">contractionary policy</a>) are controversial.</li> </ul>
<p>FP.E.3.3 Analyze organizations in terms of their roles and functions in the United States economy (e.g., banks, labor unions, federal reserve, nonprofit organizations and cooperatives, Wall Street, etc.).</p>	<p><b>Students will understand:</b></p> <ul style="list-style-type: none"> <li>▪ <u>National governments can control the supply of money in an economy by encouraging or discouraging bank loans with the changes in discount rate and the buying or selling of government bonds.</u></li> </ul>

(Structure of government)

- Nonprofit organizations can be a valuable part of a nation's economy.
- Financial institutions facilitate allocation of financial resources from its source to potential users.
- The disbursement of financial resources can be facilitated through government and financial institutions.

**For example:**

- Some financial institutions collect funds from investors and make them available to users.
- Some financial institutions act as middlemen between deficit and surplus units.
- Some financial institutions manage funds as agents for their clients.

**Students will know:**

- That the Federal Reserve and the US Treasury have a monopoly on providing the nation's money supply.
- That the financial system (banks, the stock market, etc.) connects savers to borrowers.
- Entrepreneurs get money for new businesses by borrowing money through banks.
- The definition and characteristics of a boom, recession, and depression.

	<ul style="list-style-type: none"> <li>▪ When people become afraid that too many loans will not be repaid, a financial panic or a “run” on the banks may occur.</li> </ul> <p><b>Key Terminology:</b></p> <ul style="list-style-type: none"> <li>▪ <b>Financial system</b> – A financial system is the processes and procedures used by a nation’s or business’s management to exercise financial control and accountability.</li> </ul>
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## Appendix A: Key Terminology

### Essential Standard: FP.C&G.1

- **Political relationship** - Social relations involving plans to gain authority or power.
- **Economic relationship** - Cooperation in trade, finance, and investment existing between individual states, businesses, countries and sets of countries, etc.
- **Philosophical Theories** - The theories and ideas that shaped the development of intellectual philosophies and spanned many popular political, social and economic debates. The point of a theory is to explain observations, which in turn seek to explain the world or society in which we live.
- **Constitutional Government** - A constitutional government is any government whose authority and construction are defined by a constitution. The government need not be of a specific type, such as democratic, socialist, etc, but it does need to have parameters that are defined and relatively unchangeable.
- **Civil society** - This is that sphere of voluntary individual, social, and economic relationships and organizations that, although limited by law, is not part of governmental institutions. Civil society provides a domain where individuals are free from unreasonable interference from government. By providing for independent centers of power and influence, civil society is an indispensable means of maintaining limited government. Political and economic freedoms and limited government are interrelated.



- **Principles of American Constitutional Democracy** – Popular sovereignty and constitutional government. Constitutional government includes rule of law representative institutions, separated and shared powers, checks and balances, individual rights, separation of church and state, federalism, and civilian control of the military.

### **Essential Standard: FP.C&G.2**

- **Common good** - The good or well-being of an entity such as a nation, company or an organization. The concept is that the good of the entire group can be no more than the good of each individual or particular component.
- **Public interest** - The public interest refers to the welfare of the general public (in contrast to the selfish interest of a person, group, or firm) in which the whole society has a stake and which warrants recognition, promotion, and protection by the government and its agencies.
- **Civic responsibility** - A civic responsibility is a duty each citizen of a country owes the country. There are tangible and intangible civic responsibilities. Intangible civic responsibilities would be things like: Being an informed voter, contributing to the common good, and obeying the law. Tangible responsibilities are jury duty and voting for a president or in local elections.
- **Political system** - A system involving government and its politics, which includes the members who are in power within a country. A system by which a body of people is administered and regulated.
- **Political issues** - are matters, which directly or indirectly affect a system involving government and its politics and are considered to be problems and controversies, related to power and authority.

### **Essential Standard: FP.C&G.3**

- **Public policy** - Public policy is an attempt by a government to address a public issue by instituting laws, regulations, decisions, or actions pertinent to the problem at hand.
- **Categories of rights that are of particular significance in the American political system:**

- **Personal rights** - The rights that a person has over their own self. These rights are distinguished from political rights, e.g., the right to privacy or the right to freedom of conscience as distinguished from the political right to peaceably assemble and petition for a redress of grievances.
  - **Political rights** - The rights that involve participation in the establishment or administration of a government and are usually entitle the adult citizen to the exercise of the franchise, the holding of public office, and other political activities. Permission to participate in an organized civic function that elects officials to govern and carry out the will of the social order.
  - **Economic rights** – The rights of an individual to make a business, acquire, own, use, transfer, and dispose of property, participate in voluntary exchange, enter into lawful contracts and the right of competition.
  - **Civil rights** – The rights belonging to an individual by virtue of citizenship, especially the fundamental freedoms and privileges guaranteed by the 13th and 14th Amendments to the U.S. Constitution and by subsequent acts of Congress, including civil liberties, due process, equal protection of the laws, and freedom from discrimination. These are the rights of the individual citizen to have equal treatment and equal opportunities.
- **Scope and limits of a right** - extent or range of a person’s rights and the point or level beyond which those rights do not or may not extend or pass.

**Essential Standard: FP.C&G.4**

- **National identity** - The depiction of a country as a whole, encompassing its culture, traditions, language, and politics.
- **Civil Rights vs. Civil Liberties** - The legal area known as "civil rights" traditionally revolves around the basic right to be free from unequal treatment based on certain protected characteristics (race, gender, disability, etc.) in settings such as employment and housing. "Civil liberties" concern basic rights and freedoms that are guaranteed -- either explicitly identified in the Bill of Rights and the Constitution, or interpreted through the years by courts and lawmakers (freedom of speech, right to privacy, right to be free from unreasonable searches of your home, right to a fair court trial and the right to vote). Civil liberties don't change (except when we amend the constitution) but civil rights change regularly as new laws are made or new interpretations are ruled upon.
- **Public Agenda** - consists of those matters that occupy public attention at any particular time, e.g., crime, health care, education, abortion, national debt, environmental protection, international intervention.

### Essential Standard: FP.PFL.1

- **Financial wellbeing** - is the ability to have your wealth serve your life and to have the financial means to comfortably attain whatever personal goals you have to enjoy a gratifying lifestyle.
- **Investing strategies** – A systematic plan to allocate investable assets among investment choices such as bonds, certificates of deposit, commodities, real estate, stocks (shares). These plans take into account factors such as economic trends, inflation, and interest rates. Other factors include the investor's age, risk tolerance level, and short- or long-term growth objectives.

### Essential Standard: FP.E.1

- **Economic factors** – the basic elements affecting financial matters such as labor, interest rates, government policy, management and taxation.
- **Factors of production** - An economic term to describe the inputs that are used in the production of goods or services in the attempt to make an economic profit. The factors of production include land, labor, capital and entrepreneurship.
- **Economic system** - An organized way in which a state or nation allocates its resources and apportions goods and services in the national community.
- **Economic characteristics** - The economic conditions in a particular city, state, country, etc.
- **Economic features** - A distinctive attribute or aspect of an economy.

### Essential Standard: FP.E.3

- **Economic forces** - Factors such as level of employment, rate of inflation, rate of interest, demographic changes, and fiscal and monetary policies, which determine the state of competitive environment in which a business operates. These forces affect the outcome of the business's marketing activities, by determining the volume and strength of demand for the its products.
- **Economic activity** - Actions that involve the production, distribution and consumption of goods and services at all levels within a society. Gross domestic product or GDP is one way of assessing economic activity, and the degree of current

economic activity and forecasts for its future level can significantly impact business activity and profits, as well as inflation and interest rates.

- **Economic issues** - are matters, which directly or indirectly affect the distribution of intellectual and material resources in a society.
- **Financial system** – A financial system is the processes and procedures used by a nation's or business's management to exercise financial control and accountability.