CIVICS AND ECONOMICS

The Secondary Education department of the Cumberland County School System is pleased to provide the following curriculum guide, which describes your child’s program of study in Civics and Economics at the high school level. The curriculum is a component of the North Carolina Standard Course of Study (NCSCOS) and builds on the strands taught in grades kindergarten through eight. In addition, the curriculum aligns with the National Standards for Civics and Government, the National Standards for Economics, and the National Standards of Personal Financial Literacy. Provided is a framework for understanding the basic structure of American democracy, practices of American government as established by the United States Constitution, basic concepts of American politics and citizenship, and concepts in macro and micro economics and personal finance. The essential standards for Civics and Economics have been written conceptually and identify the most critical knowledge and skills that students need to learn in this course.

The essential standards of this course are organized under three strands: Civics and Government, Personal Financial Literacy, and Economics. The Civics and Government strand is framed to develop students’ increased understanding of the institutions of constitutional democracy and the fundamental principles and values upon which they are founded, the skills necessary to participate as effective and responsible citizens, and the knowledge of how to use democratic procedures for making decisions and managing conflict. The Personal Financial Literacy and Economics strands are framed to provide students with an understanding of the role of economic factors in making economic decisions, the ability to reason logically about key economic issues, and the knowledge and skills needed to manage personal financial resources effectively for lifetime financial security. Through the study of Civics and Economics, students will acquire the skills and knowledge necessary to become responsible and effective citizens in an interdependent world.

### Civics and Government

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, Sons of Liberty, etc.).

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.).

3. Evaluate how debates on power and authority between Federalists and Anti-Federalists have helped shape government in the United States over time (e.g., Hamilton, Jefferson, Madison, Federalist Papers, strong central government, protection of individual rights, Elastic Clause, Bill of Rights, etc.).

4. Analyze the principles and ideals underlying American democracy in terms of how they promote freedom (e.g., 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.).

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 governed, etc.).
### Civics and Government (Continued)

**Analyze government systems within the United States in terms of their structure, function, and relationships.**

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, jurisdiction, judicial process, agencies, etc.).

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.).

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.).

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.).

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).

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.).

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.).

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, planks, platform, etc.).
1. Analyze how the rule of law establishes limits on both the governed and those who govern while holding true to the ideal of equal protection under the law (e.g., the 14th Amendment, Americans with Disabilities Act, equal opportunity legislation).

2. Compare lawmaking processes of federal, state, and local governments (e.g., committee system, legislative process, bills, laws, veto, filibuster, cloture, proposition, etc.).

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.).

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, international law, etc.).

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.).

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).

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).

8. Evaluate the rights of individuals in terms of how well those rights have been upheld by democratic government in the United States.
Civics and Government (Continued)

Understand how democracy depends upon the active participation of citizens.

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.).

2. Explain how the development of America’s national identity derived from principles in the Declaration of Independence, U.S. Constitution, and Bill of Rights (e.g., inalienable rights, consent of the governed, popular sovereignty, religious and political freedom, separation of powers, etc.).

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.).

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.).

5. Explain the changing perception and interpretation of citizenship and naturalization (e.g., aliens, interpretations of the 14th Amendment, citizenship, patriotism, equal rights under the law, etc.).

Analyze how political and legal systems within and outside of the United States provide a means to balance competing interests and resolve conflicts.

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, etc.).

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.).

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, IRA, Immigration and Naturalization, FEMA, Homeland Security, ATF, etc.).

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).

5. Analyze the development and implementation of domestic and foreign policy by outlining opposing arguments on major issues and their efforts toward resolution (e.g., health care, education, immigration, regulation of business and industry, foreign aid, intervention abroad, etc.).
Personal Financial Literacy

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

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.).

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.).

3. Analyze how managing a checking and savings account contributes to financial well-being (e.g., deposits, withdrawals, transfers, automated transactions, fees, etc.).

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.).

5. Analyze how fiscally responsible individuals save and invest to meet financial goals (e.g., investment, stock market, bonds, mutual funds, etc.).

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.).

Understand how risk management strategies empower and protect consumers.

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.).

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.).

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.).

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.).

5. Summarize strategies individuals use for resolving consumer conflict (e.g., contacting attorney general, filing claims, Better Business Bureau, Secretary of State, etc.).
Understand economies, markets, and the role economic factors play in making economic decisions.

1. Compare how individuals and governments utilize scarce resources (e.g., human, natural, and capital) in traditional, command, market, and mixed economies.

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 system).

3. Explain how supply and demand determine equilibrium price and quantity produced (e.g., any market example – apples, tires, etc.).

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.).

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

6. Compare national, state, and local economic activity (e.g., resources, wages, production, employment, etc.).

Understand factors of economic interdependence and their impact on nations.

1. Explain the basic concept of trade (e.g., including absolute and comparative advantage, exchange rates, balance of trade, gains from trade, etc.).

2. Summarize how nations specialize and become interdependent through trade (e.g., trade restrictions and government policy).

3. Explain the impact of government policies on international trade (e.g., tariffs, quotas, sanctions, subsidies, banking, embargos, etc.).

4. Analyze the role of North Carolina and the U.S. in the world economy (e.g., furniture industry, tourism, fishing, etc.).

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

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.).

2. Explain how fiscal policy and the 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.).

3. Analyze organizations in terms of their roles and functions in the U.S. economy (e.g., banks, labor unions, Federal Reserve, nonprofit organizations and cooperatives, Wall Street, etc.).