

Civics and Economics Top Topics to Know for the NC Common Exam

Unit 1

1. Colonial Differences:

- New England – Puritans, farming, lumber, _____, ship building and trading
- Middle – religious toleration, economy based on exporting wheat
- Southern – large _____, rice, cattle, farming, slavery

2. Magna Carta: An English document drawn up by nobles under King John which _____ the power of the king. It has influenced later constitutional documents in Britain and America.

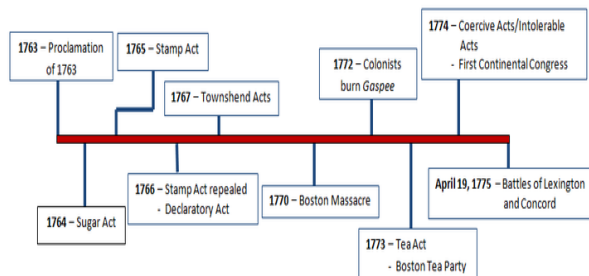
3. Enlightenment Philosophers:

- John Locke** – _____ rights, rights people are born with, government can't take away.
- Montesquieu** – Separation of powers, dividing government power among legislative, executive, & judicial branches.
- Rousseau** – _____ contract, people give up some rights in order to receive social order.

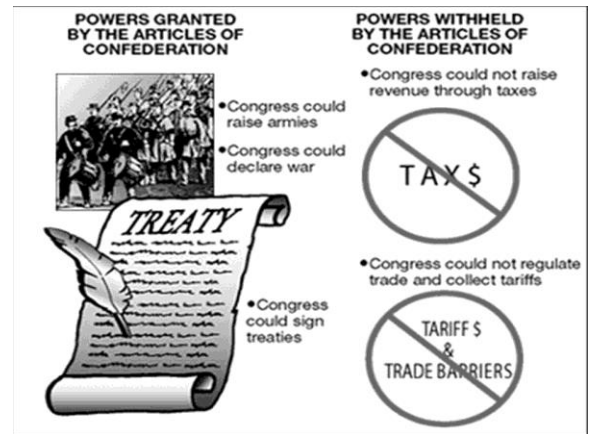
4. House of Burgesses: The Virginia House of Burgess formed the first _____ body in colonial America. It was a _____ democracy.

5. _____ Compact: The first agreement for self-government in America. It was signed by the 41 men on the Mayflower and set up a government for Plymouth Colony. It created a _____ democracy.

6. _____: possession of colonies provided mother countries with raw materials and markets to sell their goods in. Great Britain exported goods and forced the colonies to buy them so Great Britain would have more money.



- Long-term causes of the Revolution: Discontent with foreign rule from Great Britain, Mercantilism, want of self-government, to gain self-liberties, no _____ without representation.
- Short-term causes of the Revolution: “Shot heard round the world” (Lexington and Concord) Thomas Paine’s _____ and the Declaration of Independence.
- Declaration of Independence: 1776, signed on the 4th of July by the _____ Continental Congress. It dissolved (ended) the colonies dependence and ties with Great Britain. Also listed _____ (complaints) about King George III and said the colonies were not their own nation.
- Articles of Confederation: first attempt at a _____ in the colonies. Gave most power to the states because the people were scared of a powerful central government. Articles had many _____ because the federal government had no power. No taxes, no national military, no judicial branch, all states had to agree to amend the Articles. Articles of Confederation were replaced by the Constitution.

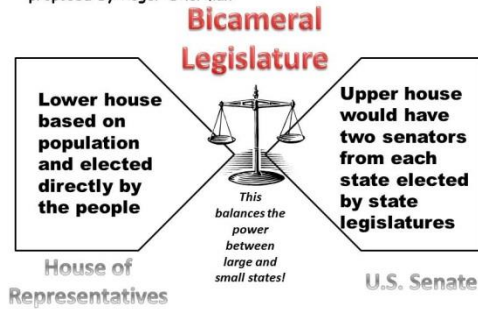


11. Constitutional Compromises:

- Great Compromise: settled the differences between the New Jersey and Virginia Plans. New Jersey wanted representation to be _____; Virginia wanted representation to be based on _____. The Great Compromise (Connecticut Compromise) created a **bicameral** legislature. _____ has equal representation and the House of _____ is based on population.

The "Great Compromise"

• Sometimes called the Connecticut Compromise because it was proposed by Roger Sherman



- b. 3/5ths Compromise: to count population for representation in the House; _____ count as 3/5ths a person or every 5 slaves count as 3 persons. This was a compromise between Southern farm based states and business based Northern states.

12. _____: supported the Constitution; wanted a strong central government; Madison, Hamilton, and Jay wrote Federalists papers trying to get the public to support the Constitution.

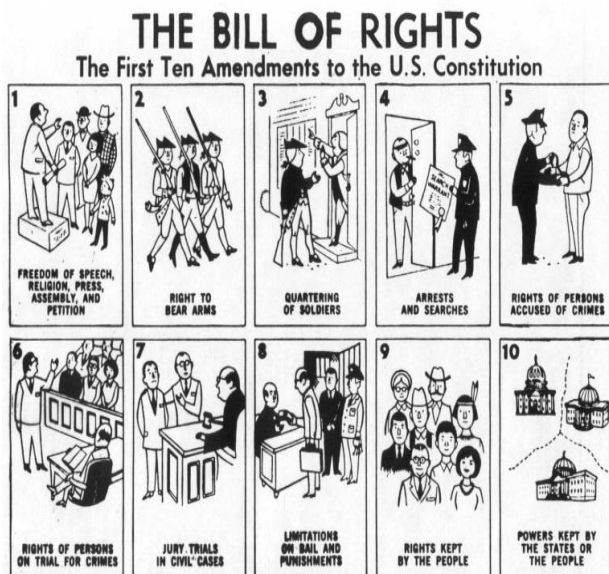
13. Anti-Federalists: against the Constitution, wanted strong _____ governments and a weak central government

Unit 2

1. 3 Branches of Government:

- a. Legislative: makes laws; Article 1
- b. _____: enforces laws; Article 2
- c. Judicial: interprets laws; Article 3

2. Bill of Rights: first 10 Amendments of the Constitution that give citizens their basic rights and _____. These were added to get the Anti-federalists to ratify (approve) the Constitution.

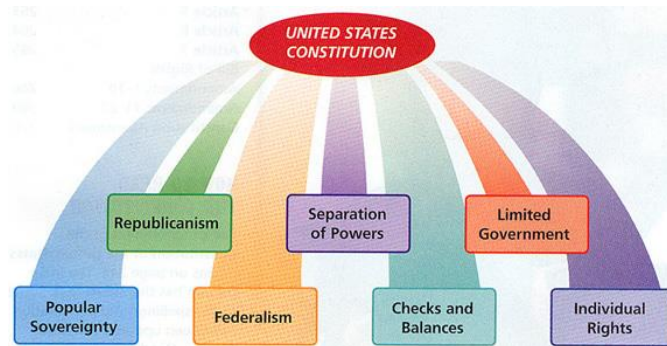


3. Suffrage Amendments:

- a. 15th: _____ American men granted right to vote
- b. _____: Gave women the right to vote
- c. 23rd: gave the residents of the _____ of _____ the right to vote in presidential elections.
- d. 24th: abolished _____ taxes
- e. 26th gave _____ year olds and older the right to vote

4. Civil War Amendments:

- a. _____ Amendment: abolished slavery
- b. 14th: defined citizenship and guaranteed _____ to all citizens
- c. 15th: gave African Americans the right to _____



5. _____: a majority of the members in the House of Representatives can accuse the President or other high government officials of serious wrongdoing while in office.

6. Judicial Review: The Supreme Court's power to overturn any law that it decides is in conflict with the Constitution. (decided constitutional or _____)

7. Landmark Supreme Court Cases:

- a. _____ v Madison: judicial review created; midnight judges
- b. Plessy v Ferguson: "_____ but equal" is allowed and okay
- c. Brown v Board of Education Topeka Kansas: _____ Plessy v Ferguson by saying separate is not equal
- d. Gideon v Wainwright: uses the 14th Amendment to make all citizens equal under law, Gideon was not given an _____.
- e. Miranda v Arizona: rights of the _____; read your Miranda Rights at the time of arrest

- f. Roe v Wade: gives women the right to choose an _____, based on privacy
 - g. Texas v Johnson: allows burning of the _____, based on freedom of speech
 - h. Tinker v Des Moines: students are allowed to protest as long as there is not _____ of learning or teaching.
 - i. Charlotte v Mecklenburg: allowed schools to use _____ to racially balance schools.
 - j. Mapp v Ohio: exclusionary rule; _____ taken illegally can't be used in court
 - k. McCulloch v Maryland: rule National Bank is constitution and states cannot tax the national government, made national government _____ to states
 - l. Gibbons v Ogden: ruled national government has power of _____ commerce
8. _____ Rights: a concept used to defend a state law that the federal government seeks to override
9. Government _____: Money the government collects such as taxes, fines, bonds, or user fees
10. Government Agencies: Conservation of natural resources, Immigration, Crime control and drug prevention, Health and Human Services, National Security, Transportation
11. 3 Branches of State and Local Government:
- a. Legislative: NC _____ Assembly
 - b. Executive: _____
 - c. Judicial: NC State Supreme, Appeal, Superior and District Court
12. _____ and Charters: a document giving permission to create a government and providing a plan as how that government should work
13. Types of Local Government: County, City, Special Districts (school districts) Townships, Metropolis
14. **The _____ Case:** Determined that every North Carolina child has a Constitutional right to a sound, basic education.
15. State and Local Revenue: most money comes from State Income Taxes. Other forms of revenue are sales tax, excise tax, licenses, property tax, permits, user fees, and federal grants

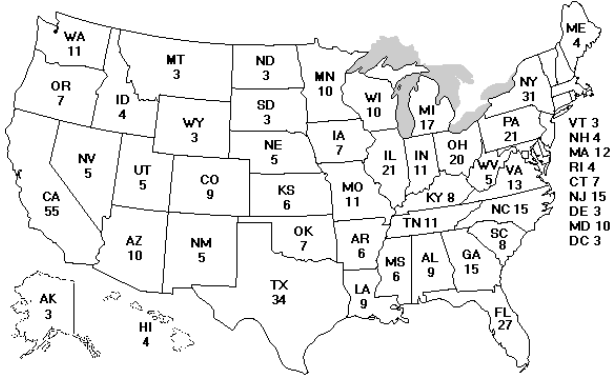
16. State and Local Spending: most money is spent on schools and detention centers. NC has the one of largest state college system so most of our money is spent on education. Also spend money on health services, libraries, public housing, parks recreation, elections

Unit 3

1. Political Party Systems:
- a. One Party System: one political party controls the government (_____)
 - b. Two Party System: two main political parties compete for government positions. There can be smaller less powerful parties called Third Parties. Started in American with the _____ and Anti-federalists.
 - c. _____-party System: three or more political parties compete for government positions.
2. Types of Elections:
- a. _____ election: members form the same party select candidates to run in general election.
 - b. _____ election: voters make a final decision about candidates or issues
 - c. Recall election: voters can _____ elected officials from office.
3. Voting Procedures and Qualifications: 18 years old, US citizen, resident of the state where he/she wants to vote, _____ to vote.
4. Election Campaign Process:
- a. Private and Public Funding: money is raised to pay for the campaign
 - b. _____: going door to door asking people to vote for a candidate
 - c. _____: the action of publicly declaring one's personal support for a candidate. (Tiger Woods endorses Nike)
 - d. _____: messages that are meant to influence the people's votes
5. Interest Groups and PACS
- a. Interest Groups: people who work together for similar interest or goals

- b. _____: Political Action Committees promotes its members' interest in state and national politics, regulated by the federal government on how much _____ they are allowed to donate to campaigns.

6. _____ College: A group made of electors from each state who vote for presidential candidates; based on the "winner take all system" in most states. (know how this works!)

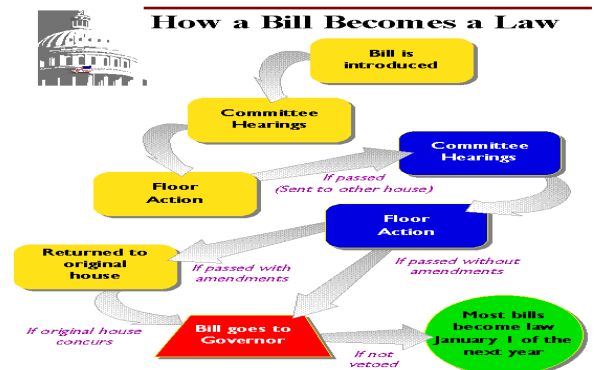


7. Mass Media and Public Opinion: TV, newspapers, magazines and the internet are the greatest factors that influence _____ opinion. Internet is available 24-7
8. _____: what you are allowed to do (freedoms)
9. Duties: what you are _____ to do (pay taxes, obey laws, go to school, serve on juries)
10. Responsibilities: what you _____ do (vote, recycle, donate to charity, volunteer)
11. *Mediation*: is a process by which people agree to use a third party to _____ them settle a conflict
12. *Arbitration*: is the use of a third party to _____ a legal decision that is binding to all parties involved.

Unit 4

1. Levels of Courts
- a. Federal Courts: _____ Courts, US Court Appeals, US Supreme

2. Types of Jurisdiction:
- a. Original: a courts authority to hear a case _____
- b. _____: a courts authority to hear an appeal of a decision by another court
- c. Concurrent: a courts authority to hear a case is _____ with another court (state and federal can both hear the case)
- d. _____: a courts authority to hear a case is not shared with another court (federal court only is an example)
3. _____ Law: group of laws that tell which acts are crimes, how accused persons should be tried in court, and how crimes should be punished.
4. Civil Law: groups of laws that help settle _____ between people
5. Types of Juries
- a. Grand Jury: _____ suspects
- b. Petit Jury: _____ suspects
- c. Hung Jury: a jury that cannot make a _____ decision
6. Plea Bargain: the way most cases are ended in the US criminal courts. This means the person pleads to a lower crime for a _____ punishment.
7. The Legislative Process: HOW A BILL BE COMES A LAW: MAKE SURE YOU KNOW THIS IN ALL ITS STEPS!!!!



8. Town meeting: found especially in New England, a legislative assembly of the qualified voters of a town (example of a _____ democracy)

9. Committees in Congress:

- a. _____ Committees: permanent committees there from session to session
- b. Joint Committee: permanent committees that have members from _____ the House and Senate
- c. _____ Committees: committees in one house; created for a special purpose and a limited amount of time
- d. Conference Committees: committees that have members from both the House and Senate; created for a special purpose; usually to discuss legislation and are created for a limited amount of time

10. Types of Laws:

- a. Code of Hammurabi – the earliest legal code known in its entirety
- b. Ten Commandments – ten injunctions given to Moses, serving as the basis of Mosaic Law
- c. Justinian Codes – the collections of laws and legal interpretations developed under the sponsorship of the Byzantine emperor Justinian I
- d. Common Law: a body of law based on custom, and _____, also known as unwritten law
- e. _____ Law: the group of laws that tell which acts are crimes, how accused persons should be tried in court, and how crimes should be punished
- f. Civil Law: the group of laws that help settle _____ between people

11. Types of Punishments: Probation, Juvenile detention, Community Service, House Arrest, Prison, Boot Camp

12. Criminal Trial Process:

- a. _____: police arrest and book suspect
- b. Preliminary Hearing: suspect appears before a judge, _____ is set
- c. Arraignment: Defendant pleads not guilty, trial date is set. OR defendant pleads

guilty to a _____
_____.

- d. Trial: prosecution and defense present cases to jury. Jury reaches _____.
- e. _____: Defendant found not guilty and goes free. OR _____: defendant found guilty and sentenced to their punishment

13. Civil Trial

- a. Plaintiff's attorney files a _____
- b. Court sends a _____ to defendant
- c. Defendant's attorney files a written answer
- d. Attorneys from both sides exchange pleadings documents
- e. Attorneys for plaintiff and defendant argue case in court
- f. Court gives _____

14. Law Enforcement Agencies:

- a. FBI: Federal Bureau of Investigation
- b. SBI: State Bureau of Investigation
- c. Local Law Enforcement such as Police or Sheriff

15. Regulatory Agencies

- a. FCC: Federal Communications Commission: makes rules for radio and _____ stations
- b. CSPC: Consumer Safety Product Commission: sets safety standards for products.

16. Informed Citizenry: “_____ of the law is no excuse” It is the job of each citizen to know the law. Saying “I did not know” is not an excuse for any crime or wrongdoing.

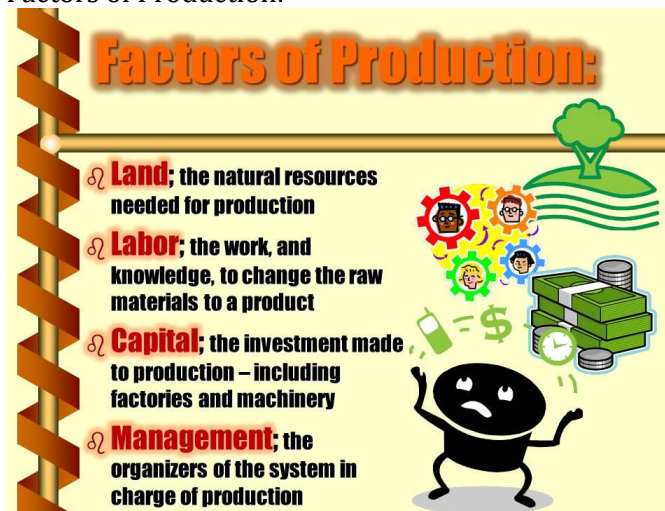
Unit 5

1. Budget: a written _____ of the money that flows in and out of your household or pocket every month
2. Instant gratification: When people consider only _____ satisfaction, the cost of the future debt outweighs the satisfaction of the present purchase.
3. _____ cost: business costs that do not depend on the level of production and do not change from month to month.
4. Variable cost: depend on a firm's level of production and could possibly _____ from month to month
5. _____: income not spent
6. Compound interest: Interest earned added over _____. The interest continues to increase because the amount earned increases.
7. Social Security: government _____ and disability program
8. Mutual fund: that pools the savings of many individuals and invests it in a variety of _____ investment.
9. Pension: fund that collects and invests income until payments are made to eligible recipients
10. _____: the promise to repay borrowed money (principle) with interest over a certain period of time.
11. APR: describes the _____ rate for a whole year (annualized), rather than just a monthly fee/rate, as applied on a loan, mortgage loan, credit card, etc
12. Principle: the amount that one _____
13. Interest: compensation to the lender, for a risk of principal loss.
14. Identity theft: The crime of obtaining the personal or financial information of another person for the sole purpose of assuming that person's name or identity in order to make transactions or purchases
15. Credit report: a detailed report of an individual's credit _____ prepared by a credit bureau and used by a lender in determining a loan applicant's creditworthiness
16. Warranty: refers to the terms and situations in which repairs or _____ will be made in the event that the product does not function as originally described or intended

17. Insurance: contract in which someone receives financial _____ or reimbursement against losses
18. Medicare: government funded healthcare for the _____ or disabled
19. Medicaid: government funded healthcare for people in _____ who qualify
20. Better Business Bureau: aims to promote _____ business practices, leading to an environment where buyers and sellers can operate under a common understanding of trust

Unit 6

1. Factors of Production:



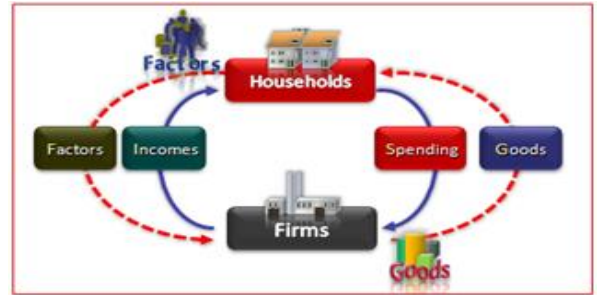
- a. Natural Resources: found in nature
 - b. _____: people who do both physical and mental work
 - c. Capital: _____ and materials that are not natural resources used in production
 - d. _____: person/persons who start a new business or make new improvements to an old method
2. _____: not having enough resources or products the wants and needs of the people; the main problem of economics...the reason we have to make choices and decisions
 3. Trade Offs: the _____ you face if you decided to do one thing rather than another
 4. _____ Costs: the cost of the next best use of time and money when choosing to do one thing rather than another

5. Law of Diminishing Returns: the tendency for utility (_____) one receives from a good or service to decline with more use or exposure. (your old shoes don't usually make you as happy as your new ones)
6. _____: the degree to which resources are being used efficiently to produce goods or services; how well you use your resources to make the most product in the least amount of time
7. _____: when people or businesses only focus on goods or services than can produce better than others.
8. Division of Labor: breaking down a job into separate smaller tasks to be done individually, example is an _____ line (like used by Ford)
9. Needs: requirements for survival; food, clothing, shelter, water
10. Wants: things we desire/ would like to have such as entertainment, vacation, and items that make life easier
11. Cost-Benefit Analysis: economic model that compares to marginal cost to marginal _____.
12. Command Economy: an economic system in which the major decision are made by the _____ (Lenin; Castro)
13. _____ Economy: an economic system in which individuals own factors of production and make economic decisions through free interaction
14. Mixed Economy: an economic system combining the characteristics of more than one type of economy
15. Traditional Economy: an economic system in which the decisions of what, how and for whom to produce are based on _____ or _____ of the culture.

Unit 7

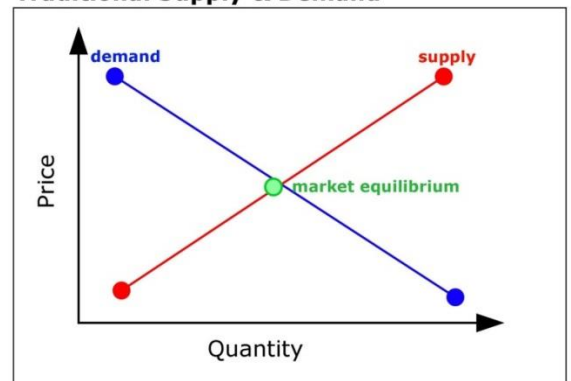
1. _____: the study of how we make decisions in the world where resources are limited.
2. The 3 Questions of Economics: WHAT to produce? HOW to produce? FOR WHOM to produce?
3. Free Enterprise System: economic system in which individuals and business are allowed to compete for _____ with a minimum of government interference (laizze-faire)

4. Circular Flow Model: shows the input and output of production of the main sectors in the economy. Examples of sectors included in flow model: government, consumers, Factor market, _____ market, foreign countries.



5. _____: the amount of goods and services that producers are able and willing to sell at various prices
6. Law of Supply: the principle that suppliers will normally sell _____ product at higher prices and be less willing to sell product at lower prices. Price and supply move in the _____ direction
7. Supply Schedule: _____ (T-chart) listing price and amount producer willing to sell
8. Supply _____: graph of a supply schedule, displays same information with price on the vertical axis and supply on the horizontal. "SUP"
9. _____: the desire, willingness, and ability to buy a good or service.
10. Law of Demand: the concept that people are morally willing to but _____ of a product if the price is high and more if the price is low. Price and demand move in OPPOSITE directions.
11. Demand _____: table (T-chart) listing price and amount demanded.
12. Demand Curve: _____ of a demand schedule, displays same information with price on the vertical axis and demand on the horizontal.

Traditional Supply & Demand



13. Types of Income:

- a. _____: payment for labor or services to a worker, normally based on an hourly, daily, weekly time
- b. _____: fixed amount of income for compensation for work; paid on a regular basis.

14. _____: situation in which quantity supplied is greater than the quantity demanded

15. Shortage: situation in which quantity demanded is _____ than quantity supplied

16. _____: the struggle that exists between buyers and sellers to get the best products and the lowest prices

17. Types of Business:

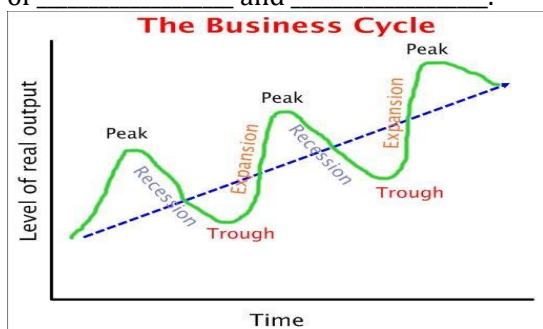
- a. Sole Proprietorship: a business owned and operated by a _____ person
- b. _____: a business owned by 2 or more people
- c. Corporation: type of business organization owned by many people through _____. They are treated through laws as if there were a person; have many rights, freedoms, and protections

18. Labor Unions: associations of _____ organized to improve wages and working conditions

19. _____: the purchase of goods that will be used or have monetary gain in the future (be worth more)

Unit 8

1. Business Cycle: all business go through periods of _____ and _____.



2. Economic Indicators: using items like GDP (Gross Domestic Product) to predict the future of the economy
3. Consumer Price Index: an index of prices used to measure the change of cost to purchase goods and services. It measures _____.
4. Gross Domestic Product: the total market value of all the goods and services _____ with the borders of a nation during a specified period (FINAL PRODUCTS ONLY)
5. Government _____: a regulation is a legal restriction placed by government agencies; usually enforced by the threat of a fine (regulate pollution)
6. _____: individuals and nations working across barriers of distance, culture, and technology
7. _____: for a business to become smaller by reducing the number of personnel
8. Regional Economic Issues: NC's _____ and _____ industries are closing or moving to new locations where labor is cheaper; resulting in high unemployment
9. _____: a tax on imported goods
10. NAFTA: North American Free Trade Agreement: an agreement between US, Canada, and Mexico; established free _____ and took effect in _____.
11. _____: World Trade Organization: international organization based in Geneva that monitors and enforces rules governing global trade
12. Federal Reserve System: US _____ system made up of 12 banks; has broad regulatory powers over the money supply and credit structure in the US
13. National _____: the debt acquired by the federal government by borrowing money
14. Inflation: the increase in level of prices; during inflation the value of the dollar _____
15. _____: unfair treatment based on prejudice against a certain group
16. Freedom: emphasizes the opportunity given for the exercise of one's rights, powers, or desires
17. Public Problems: underemployment; education needs, citizen _____, disease, poverty, disease, discrimination, homelessness, crime, pollution
18. Civic Responsibility: includes _____ in government and helping to fix many of the public's problems
19. Choice: the power, right, or liberty to choose