

Civics Vocabulary – Goal One

1. New England – colonies in the north whose economy were based on trade and business – MA, CT, RI & NH
2. Middle Colonies – colonies whose economy is based up a mixture of small farming and business – NY, PA, NJ & DE
3. Southern Colonies – colonies whose economy was based upon the plantation system & slavery – MD, VA, NC, SC, GA
4. Jamestown – in VA – 1st permanent English settlement in the New World
5. Plantation System – Huge farms that sold 1 cash crop for a profit usually using slave labor
6. Mercantilism – economic system where the colonies exist to make a favorable balance of trade for the mother country
7. Indentured Servant – a person who agreed to work for 4-7 years in return for a person paying their passage to the New World
8. Slavery – owning people to do labor
9. Middle Passage – the trip from Africa to the New World – severe and harsh – many died
10. Triangular Trade – trade between Europe, Africa and the New World
11. Pilgrims – known as Separatists – wanted to separate from the Church of England – settled in Plymouth, Mass.
12. Puritans – wanted to purify the Church of England – settled Mass – gave no religious tolerance
13. Quakers – settled in Pennsylvania – gave total religious tolerance
14. Catholics – came to Maryland to live
15. American Indian – people who lived in N Am when the Europeans came
16. Religious Dissenters – people with opposing beliefs from the majority
17. Bacon's Rebellion – in VA – showed gov't should be concerned with the rights of all people
18. Town Meetings – direct democracy when every person has a vote on all laws
19. Joint-Stock Colonies – colony owned by people who invested money in the company to share in its profits
20. Proprietary Colonies – colonies owned by 1 person or a small group

21. Royal Colonies – colonies owned by the Monarch but ran but a governor appointed by the King
22. Self-Governing Colonies – colonies that were allowed to rule themselves
23. Salem Witch Trials – 1691 – 20 killed – accused of being witches – 1st look at separation of church and state
24. Magna Carta – gave rights to people in England – took away right of absolute monarchy
25. Parliament – the English legislative body
26. Common Law – based upon customs and precedents
27. Mayflower Compact – set up the 1st direct democracy in Am – gov't makes just & equal laws & the people will obey them
28. House of Burgesses – in VA – 1st representative democracy in AM
29. Social Contract Theory – people form the gov't and then agree to obey the laws it passes
30. Natural Rights – rights that people are born with and should never be taken away
31. Common Good – worrying about the good of all people instead of a select few
32. Classical Republicanism – where people elect representatives to do the work of the gov't for them
33. 1st Continental Congress – meeting of representatives of the colonies in Philadelphia to discuss how to deal with England's taxation
34. 2nd Continental Congress – meeting of representatives of the colonies in Philadelphia that acted as the gov't for the colonies during the Revolutionary War
35. Fundamental Orders of Connecticut – 1st written constitution in Am
36. English Bill of Rights – protected the people's rights & put power in Parliament
37. Limited Government – a gov't that has restraints on what it can and can't do by law
38. Republic- is a representative democracy where the people elected officials to run the gov't
39. Favorable Balance of Trade – when a country exports (sells) more goods than it imports (buys)
40. French and Indian War – war between England and France – England kicks France out of New World
41. Writs of Assistance – puts people in jail without a trial
42. Proclamation of 1763 – edict from the King of England that said the colonists couldn't go west of the Appalachian Mountains

43. Quartering Act – law that colonists had to house and feed British soldiers in their homes
44. Stamp Act – tax on legal paper, playing cards, dice and other things – 1st direct tax on colonists
45. Stamp Act Congress- group of representatives from 9 colonies meet in NYC & said England couldn't impose taxes because the colonies had no representation in Parliament
46. Declaratory Act – stated that England had the right to govern and tax the colonies even though it repealed the Stamp Act
47. Albany Plan of Union – plan by Benjamin Franklin – first time someone suggested the colonies act as one
48. Sons of Liberty – secret society of patriots started in Boston by Samuel Adams that dumped the tea in the Boston Tea Party
49. Boston Massacre – British Redcoats shot into a mob in Boston that had been throwing snowballs and rocks at them – killed 5
50. Committees of Correspondence – set up in the colonies to spread news of attacks on the colonies' liberty
51. John Peter Zenger – accused of slandering New York's Governor – won case – 1st case of freedom of the press
52. "Shot Heard 'Round the World" – the first shot of the revolutionary war at Lexington
53. Boston Tea Party- when the Sons of Liberty dumped tea off ships into the harbor to protest Tea Tax
54. Declaration of Independence – written by Thomas Jefferson and stated the colonies were the United States of America – approved July 4, 1776
55. Common Sense- pamphlet written by Thomas Paine that show colonies it made common sense to break away from England
56. Salutary Neglect – period when England relaxed its enforcement of most regulations in the colonies for continued economic loyalty and support from the colonies.
57. Navigation Acts – laws passed by England that said all goods leaving or going to the colonies had to go to England first & had to be transported on English ships
58. Public Schooling – education for the people paid for by the gov't
59. Slave Trade – the buying and selling of slaves to the New World
60. 1st Great Awakening – a religious revival of going to the old standards of Puritanism

Vocabulary Goal 1 (61-122)

61. Suffrage – the right to vote
62. Nationalism – the belief that national interests should succeed over regional interests
63. Land Ownership – concept that individuals can own land to do with it as they wish
64. Land Ordinance of 1785 – surveyed the new territory west of the Appalachians and east of the Mississippi River and set up townships
65. Northwest Ordinance of 1787 – determined how new state would join the US out of the Northwest Territory
66. Treaty of Paris – ended the Revolutionary War and set the US boundaries at Florida to the south,
Canada to the north and the Mississippi River to the west
67. Shays Rebellion – rebellion of farmers in PA of losing farms to high taxes – showed Articles of Confederation wasn't working
68. Bill of Rights – the 1st 10 amendments to the Constitution to protect individual rights
69. Virginia Plan – called for representation to Congress to be based on a state's population – large state plan
70. New Jersey Plan – called for representation to Congress to be equal for each state – small state plan
71. Great Compromise – introduced by Roger Sherman & set up a bicameral Congress – upper house called Senate with each state getting 2 votes & a lower house called the House of Representatives with each state's representation based on its population
72. Three-Fifths Compromise – said for every 5 slaves, 3 would count in a state's population
73. Commerce and Slave Trade Compromise – Congress could regulate interstate and international trade but couldn't tax exports – could touch slave trade for 20 years
74. Electoral College – group of people elected by each state to elect the President
75. Federalists – were people for the Constitution because they believed in a strong national gov't
76. Anti-Federalists – were people against the Constitution because they believed in strong states' rights & not having a powerful national gov't & that there was no protection of individual rights in it

77. Loose Interpretation – is when a person believes that Congress should be able to do anything not specifically prohibited by the Constitution
78. Strict Interpretation – is when a person believes that Congress should not be able to do anything that is not specifically mentioned in the Constitution
79. Federalism – is the breaking of the gov't into Federal and state levels, each having certain powers
80. Separation of Powers – divided out gov't into 3 branches – executive, legislative and judicial – to make sure no one branch could take control
81. Checks and Balances – system of each branch of gov't having a power to check the power of the other 2 branches to make sure no one branch could gain too much power
82. Republicanism – belief that people should elect people to run the gov't for them, usually from the educated, upper class
83. Judiciary – is the courts and the judicial branch that interprets laws and punishes lawbreakers
84. Executive Branch – headed by the President and carries out the laws
85. Factions – are groups set up due to a conflict in a group or nation
86. Free Exercise Clause – part of the 1st Amendment that says the gov't cannot prohibit the free exercise of religion
87. Establishment Clause – part of the 1st Amendment that says the gov't can't make a law respecting an establishment of religion – no gov't sponsored religion
88. Basic Rights – rights that we are born with and shouldn't be taken away – life, liberty & the pursuit of happiness
89. Right to Bear Arms – guaranteed in the 2nd Amendment
90. Quartering – prohibited by the 3rd Amendment – requires housing & feeding soldiers
91. Search & Seizure – the 4th Amendment insures against unreasonable search & seizure – police must get a court order before doing any
92. Eminent Domain – the power of the gov't to take private property for the public good

93. Due Process – following the legal procedures required by law
94. Double Jeopardy – means being tried for the same crime after a jury has found you not guilty
95. Self Incrimination- testifying against yourself – 5th Amendment say you can remain silent
96. Rights of the Accused – protected by the 5th, 6th, 7th and 8th amendments
97. Speedy/Public Trial – accused people have a right to this by the 6th Amendment
98. Fines/ Punishments – fines and punishments can't be cruel or unusual – 8th Amendment
99. Power of States – 10th Amendment say all powers not given to the national gov't go to the states
100. Powers of the People - 9th Amendment – the people have other rights beyond what is listed in the Constitution
101. Anarchy – the total absence of gov't
102. Autocracy – is a gov't with a single person with absolute power
103. Theocracy- is a gov't ran by the church or a religious person
104. Oligarchy – is a gov't with the power in a small group of the elite – usually self appointed
105. Limited Monarchy – gov't with a king or queen but their power is restricted by a legislative branch
106. Absolute Monarchy – govt with a king or queen with absolute power that passes to a family member when they die
107. Totalitarianism – is a gov't that has total control over every aspect of the gov't & the citizens' lives
108. Dictatorship - is a gov't with a person with absolute authority – usually takes and keeps power by military power
109. Aristocracy – is a gov't by a nobility or privileged class
110. Democracy – is a gov't with the power in the hands of the people
111. Federalism – is a gov't with the power divided between a national and state gov'ts
112. Preamble – is the beginning of the Constitution that explains why it was written

113. Elastic Clause – says that Congress has the authority to do whatever is necessary and proper to carry out its job
114. Implied Powers – are any powers that Congress has due to the elastic clause
115. Full Faith and Credit - a judgment in a lawsuit or a criminal conviction rendered in one state shall be recognized and enforced in any other state
116. Legislative Branch – is Congress and it makes our laws
117. Enumerated Powers – the listed powers of Congress in the Constitution
118. Expressed Powers - the listed powers of Congress in the Constitution
119. Delegated Powers - the listed powers of Congress in the Constitution
120. Reserved Powers – are powers not given to the national gov't and are given to the state gov'ts
121. Concurrent Powers – are powers both the national gov't and the state gov'ts have at the same time
122. Supremacy Clause – states that the Constitution is the supreme law of the land & no law can be passed that goes against it

Civics Vocabulary Goal Two (1-51)

1. Speaker of the House – the leader of the House of Representatives & comes from the majority party.
2. President Pro Tempore – stands in for the Vice-Pres to lead the Senate when the VP is away on business
3. President of the Senate – is a duty of the Vice-President
4. House of Representatives – the lower house of Congress where money bills must start. They impeach the Pres and elect the Pres if the Electoral College doesn't
5. Senate – the upper house of Congress – approve treaties and presidential appointments and try the Pres if he is brought up on impeachment charges
6. Bill/Law – a bill is a proposed law – a law is a rule passed by a gov't
7. Committee System – is how Congress gets its work done & allows Congressmen to concentrate on certain issues instead of trying to know everything but putting them on committees
8. Cloture – limits the amount of debate on an issue in the Senate
9. Filibuster – is a lengthy speech to delay the passage of a bill or to get its sponsor to withdraw it
10. Apportionment – is a dividing of representatives from the House of Reps to each state according to its population
11. Non-Legislative Powers – powers of Congress that do not relate to lawmaking such as proposing constitutional amendments, electing the president & being parts of the checks & balance system
12. Immunity – this is granted to Congressmen so they can say & do what is right without fear of interference from outsiders – legal protection from people using things they say against them
13. Censure – is a public reprimand of a Congressmen from the rest of Congress for a wrongdoing
14. Expulsion – is the kicking out of a public official
15. Seniority System – the longer you have been in Congress the better committee jobs you get
16. Majority/Minority Leaders – the party with the most members in a house of Congress is the majority party and they pick a leader, the other party is the minority and they pick a leader
17. Party Whips – are assistants to the party leaders in Congress & they do the legwork of the party
18. Impeachment – is the act of formally charging an official with a crime
19. Presidential Succession – the order of the people who would become Pres if he died – VP, Speaker of the House, president pro tempore, Cabinet members

20. State of the Union Address – speech the President gives to a joint meeting of the 2 houses of Congress to tell where our nation stands and what his plans are for the next year
21. Veto Power – President can turn down a bill sent to him by Congress – part of checks & balances
22. Executive Agreement – an agreement between the Pres and the leader of another nation over fairly routine matters
23. Commander-in-Chief – duty of the President as he has the highest rank of our armed services
24. Chief Diplomat – duty of the President because he talks and negotiates with other nations
25. Chief Executive – duty of the President to enforce our laws and see to the running of the gov't
26. Party Leader – responsibility of the Pres. to be the leader of his political party
27. Legislative Leader – responsibility of the Pres to suggest legislation
28. Head-of-State – the president is the living symbol of the US
29. Economic Leader – Pres plans the federal budget and tries to help our economy prosper
30. Executive Order – a law or command that has the force of law that bypasses Congress – used by the Pres
31. Treaty – is a signed formal agreement between nations
32. U.S. Supreme Court - the highest court in the US judicial system – interprets the Constitution
33. Chief Justice – the lead judge in the Supreme Court
34. Associate Justices – judges of the Supreme Court
35. Original Jurisdiction – the authority of a court to hear a case for the first time
36. Appellate Jurisdiction – the authority of a court to hear a case that was tried in a lower court for errors
37. Concurrent Jurisdiction – the authority of 2 courts to hear the same case – shared jurisdiction
38. Exclusive Jurisdiction – only certain courts have the authority to decide certain cases
39. Impeachment - #18
40. Pardons – a power of the President to forgive a crime and its punishment
41. Commutations – a power of the Pres to lessen the punishment or sentence of a crime

42. Reprieve - a power of the Pres to delay the carrying out of a sentence or punishment
43. Writ of Habeas Corpus – a court order that requires police to bring a prisoner to court to explain why they are holding that person
44. Bill of Attainder – laws that punish a person without a trial
45. Ex Post Facto Laws – laws that make an act a crime after the act has been committed
46. Title of Nobility – US gov't can't grant these or any special privileges to anyone based on their family
47. Rule of Law - a state of order in which events conform to the law
48. Veto Power – power of the Pres to turn down a bill Congress has passed
49. Judicial Review – a power of the Supreme Court to judge an act or law unconstitutional
50. Supremacy Clause – states the Constitution is the supreme law of the land and no law can be passed that goes against it
51. Articles I, II, III - set up the 3 branches of our federal gov't – legislative, executive, judicial

Vocabulary Goal 2 (52-102)

52. Constitutional Convention meeting in Philadelphia to write a new plan of gov't to replace the Articles of Confederation
53. Congressional Action – any act of Congress
54. Executive Order - #30
55. Amendments 1-27
56. Equal Protection Under the Law – concept of US courts that all people are treated the same in court
57. Due Process – means the gov't has to follow all legal proceedings in arresting, prosecuting and imprisoning of an accused person of a crime
58. Citizenship – membership in a country
59. Presidential Term Limits – set by the 22 Amendment at two 4 years terms
60. Redistricting – the act of dividing again into districts, especially to give new boundaries to administrative or election districts
61. Interest Groups – groups of people who share a point of view about an issue & unite to promote it
62. Majority Rule – concept were more than half of the people have the power to make decisions for the whole group
63. Minority Rights – are civil rights guaranteed to minority groups
64. Homeland Security - – new executive department started to consolidate the nation's defense against terrorism & to coordinate our counterterrorism intelligence
65. Patriot Act – laws passed after the 9/11 terrorist attacks that armed law enforcement with new tools to detect and prevent terrorism
66. Right to Bear Arms – right guaranteed by the 2nd Amendment
67. Separation of Church and State – concept that the gov't should not sponsor or favor any religion
68. Fiscal Policy – is the money policy of the gov't including spending, taxing and coining money
69. Expenditure – is a payment from a budget
70. Revenue – is money coming into a budget
71. Regressive Taxation – is a tax that hurts taxpayers of lower income homes than ones of wealthier homes – poor pay a higher % of their income

72. Progressive Taxation – is a tax that taxes higher income at a higher rate than lower income – the more you make, the more they take
73. Proportional Taxation - is a tax when people pay the same percentage of their earnings in taxes.
74. Income Tax – tax on a person’s revenue
75. Excise Tax – tax on the manufacture, purchase or sale of a good – known as a user tax
76. Corporate Tax – tax on the profits of a business
77. Direct Tax – tax that the people pay themselves
78. Estate Tax – tax on the transfer of property by inheritance
79. User Fees – money paid to use a facility
80. Tariffs – taxes on imports
81. Social Security – set by Franklin Roosevelt to aid the poor, retired and disabled
82. National Budget – spending plan for the national gov’t
83. Budget Deficit/Surplus – deficit is when the gov’t spends more than the revenue it takes in
Surplus is when the take in more revenue than they spend
84. National Debt – the amount of money the federal gov’t owes – over \$7,000,000,000,000 – about \$26,000 per citizen
85. Deficit Spending – passing a budget where the gov’t will a deficit at the end of the fiscal year
86. Tax Returns – reports of income from individuals and business to the IRS – must be filed by April 15
87. Fines – moneys paid for breaking a law and are a source of revenue for the gov’t
88. Bonds – contracts to repay borrowed money with interest at a time in the future & is a way the gov’t borrows money
89. Balanced Budget – when the gov’t spends exactly the same about as it takes in
90. FBI – Federal Bureau of Investigation – highest federal law enforcement agency & is part of the Justice Department
91. CIA – Central Intelligence Agency – part of our gov’t that gathers information about other nations & their gov’ts.
92. Homeland Security - #64

93. IRS – Internal Revenue Service – responsible for collecting the national gov't taxes
94. DOT – Department of Transportation – institutes & coordinates national transportation programs
95. NTSB –National Transportation Safety Board – conducts investigations on transportation accidents
96. Citizenship and Immigration – membership in a country and coming to a new nation to become a citizen – regulating by the Immigration and Naturalization Service (INS)
97. DEA – Drug Enforcement Agency – federal agency that enforces regulations and laws on drugs and controlled substances
98. ATF – Bureau of Alcohol, Tobacco and Firearms – enforces laws and regulations relating to alcohol, tobacco, firearms, explosives and arson
99. FEMA – Federal Emergency Management Agency – federal agency that gives assistance to people after a natural disaster (nuclear)
100. Medicare/Medicaid – Medicare is an assistance program to provide healthcare for the elderly – Medicaid is an assistance program to provide healthcare poor and disabled
101. CDC – Center for Disease Control – gov't agency the tries to prevent the spread of disease
102. Census – an official count of the population done every 10 years
103. Preamble - is the beginning of the Constitution that explains why it was written
104. Elastic Clause (Necessary and Proper Clause) - says that Congress has the authority to do whatever is necessary and proper to carry out its job
105. Implied Powers - are any powers that Congress has due to the elastic clause
106. Full Faith and Credit Clause - a judgment in a lawsuit or a criminal conviction rendered in one state shall be recognized and enforced in any other state
107. Legislative Branch – part of the national gov't that makes the laws and is made up of Congress
108. Executive Branch – part of national gov't that carries out the laws and is headed by the Pres
109. Judicial Branch – part of national gov't that interprets laws and punishes lawbreakers – headed by Supreme Court
110. Enumerated Powers - the listed powers of Congress in the Constitution
111. Expressed Powers - the listed powers of Congress in the Constitution
112. Delegated Powers - the listed powers of Congress in the Constitution

113. Reserved Powers - are powers not given to the national gov't and are given to the state gov'ts
114. Concurrent Powers - are powers both the national gov't and the state gov'ts have at the same time
115. Supremacy Clause - states that the Constitution is the supreme law of the land & no law can be passed that goes against it

Court Cases

Marbury v Madison, 1803

McCulloch V. Maryland, 1819

Gibbons v Ogden, 1824

Plessy v. Ferguson, 1896

Brown v. Board of Education, 1954

Swann v Charlotte Board of Education, 1969

Korematsu v. US 1944

Heart of Atlanta Motel, Inc. v. U.S., 1964

Furman v. Georgia, 1972

Gregg v. Georgia, 1976

Gideon v. Wainwright, 1963

Regents of the University of California v. Bakke, 1978

New Jersey v T.L.O., 1985

Bethel School District v. Frasier, 1986

Tinker v. Des Moines, 1969

Hazelwood v Kuhlmeier, 1988

Texas v. Johnson, 1989

Engel v. Vitale, 1962

Miranda v. Arizona, 1966

Mapp v. Ohio, 1961

Vocabulary Goal 3

1. Preamble to NC Constitution
2. Separation of Powers - divided out gov't into 3 branches – executive, legislative and judicial – to make sure no one branch could take control – even in NC's state gov't
3. Checks and Balances – system of each branch of gov't having a power to check the power of the other 2 branches to make sure no one branch could gain too much power in – even in NC's state gov't
4. Flexibility/ Amendment Process – being able to change our state constitution with the times with our amendment process
5. Popular Sovereignty – the idea that the power of the government lies in the people.
6. Limited Government – concept of the gov't having limits to its power
7. Incorporation – the act of receiving a state charter for an area officially recognizing the gov't for the area
8. Declaration of Rights – the first article of the NC Constitution that guarantees the gov't would serve the people & protect individual rights & liberties
9. Council of State – is the group of advisers for the Governor & are elected positions
10. Governor – the head of a state's executive branch & is the state's chief executive and diplomat
11. Lieutenant Governor – the elected official serving as a deputy to the governor
12. General Assembly Officials & Committees
13. Types of Local Government – strong mayor- council, weak mayor-council, council-manager, commission, town meetings
14. County – is a the biggest gov't division of a state
15. City – an incorporated municipality with definite boundaries and a charter from the state
16. Special District – division of an area to deal with a specific function in local gov't like education
17. Townships – a division of a county that has its own gov't
18. Metropolis – is a central city with its surrounding suburbs
19. Mayor – a chief executive of some city gov'ts, sometimes with strong powers and sometimes with very limited powers if any at all
20. Mayor-council plan – strong mayor as the head of the executive branch and a council as the legislative branch
21. City or Town Council – council elected to do all the city's work and might elect a mayor from its members as a ceremonial position
22. Council manager plan – council makes the policies and a hired professional administrator runs the day to day operations & answers to the council

23. County Commissioners – elected officials to a county gov't that act as a legislative group
24. Sheriff – highest law enforcement officer for a county & is an elected position
25. Chief of Police – highest law enforcement for a city and is a hired position
26. Statues – laws passed by legislative group, state or national
27. Ordinances – local or city laws
28. Board of Education – an elected board in charge of local public schools
29. Alderman – is a word used by some cities for a councilman
30. State Agencies – agencies set up to help run the state executive branch
31. Health Department - a division of a local government responsible for the oversight and care of matters relating to public health
32. Parks and Recreation Department – division of a local gov't responsible for running the parks and recreational activities for the area
33. Transportation Department – division of a state gov't responsible for any transportation issues
34. Register of Deeds – county official that keeps a record of all proofs of ownership of land
35. Governor - #10
36. Lieutenant Governor - #11
37. Sheriffs - #24
38. Judges – elected and appointed officials that preside over the courts
39. Referendum – a way for citizens to approve or reject a state or local law by a vote
40. Local Act – law for a local district like a city or county
41. Civil Rights – same as natural or basic rights
42. Voting rights – suffrage for different groups
43. Women's rights – equal rights for women in society
44. Annexation – the process of an incorporated area adding in more land
45. Lottery – way some states have used to raise revenue by selling chances at a cash prize
46. Disaster Relief – aid in money and materials to help people effected by a diaster
47. Balanced Budget – when a gov't spends exactly the same amount as it pays out
48. Charter Schools – schools that receive state funding but are excused from meeting many public school regulations
49. Political Corruption - use of a position of trust for dishonest gain
50. School Busing – using busing to integrate schools for diversity
51. Gerrymandering – the making of special districts to increase the voting power of a specific group
52. State Income Tax – tax on a person's personal income by the state

53. Inheritance tax - a state tax levied on the recipient of an estate rather than on the estate itself
54. Licenses – official or legal permissions to do or own a specified thing & are a source of revenue for a state or local gov't
55. Federal Grants in Aid – money given by the federal gov't to nonprofit projects of varying subjects
56. Property tax – local tax on land and property – used to fund schools
57. Estate tax - a tax on the estate of the deceased before any distribution is made to the heirs
58. Fines – money paid for violating the law or local ordinances – revenue source for gov'ts
59. Intergovernmental Revenue – money paid from 1 part of the gov't to another part of the gov't
60. User fees – money paid to the gov't to use their facilities
61. Disposal fees – money paid to the gov't for disposal of hazardous materials or large items in their landfill
62. Permits – legal permissions to do things in the community for a period of time
63. Assessments – rates that property is valued at for tax purposes
64. Finances – anything that deals with money
65. Budgets – plans for making and spending money for a gov't
66. Impact Fees – money paid by a developer for being able to build his buildings in the area
67. State and Municipal bonds – contracts to repay borrowed money with interest at a time in the future & is a way for local gov't to borrow money – don't pay taxes on their interest
68. Community college – a nonresidential junior college funded by the gov't with a curriculum fitted to the needs of the community
69. Cooperative extension – a gov't based support system for farmers & businesses to help with making their farms or businesses more efficient
70. Public Utilities – services provided to the whole community usually by a company having a monopoly such as natural gas, electric, cable, etc.

Goal 4

1. Democratic Party – oldest political party in America & has its roots all the way back to Thomas Jefferson
2. Republican Party – political party started to stop the spread of slavery into the new territories
3. Third Parties – in a 2 party system a third party is a minor party or not 1 of the main 2
4. One-Party System – political system with only 1 legal party
5. Two-Party System - political system with 2 major parties
6. Multi-Party System – political system with many different parties to choose from
7. Liberal – a person who believes in a very active gov't that helps out individuals & are comfortable with change
8. Moderate – a person with views and opinions of both a liberal and a conservative
9. Conservative – a person who believes in limited gov't & that individuals should be responsible for their own well being & wants things to stay the same
10. Reactionary – an extreme conservative – opposed to liberalism
11. Radical – a person with extreme views
12. Platform – a political party's beliefs, positions & principals on vital issues
13. Plank – is an individual belief in a platform
14. Candidates – people running for an office in the general election
15. Plurality Vote – when a candidate gets more votes than any other candidate but doesn't get more than half of the votes
16. Majority Vote – getting 1 more than half
17. Coalitions – gov'ts when 2 or more political parties go together to gain control of the gov't
18. Patronage – is when a political party rewards party loyalty with favors or jobs
19. Political Machine - a group that controls the activities of a political party
20. Grassroots – of the ordinary folks or anything started by the people
21. General Election – when the people choose officials from the candidates
22. Primary Election - election where the political parties choose their candidates from the nominees of from their own party
23. Partisan/Non-partisan – by party lines – not by party lines
24. Caucus – a private meeting of the leaders of a political party or group to choose candidates for office or decide issues
25. Political Action Committee – group in a special interest group made to promote the group's political agenda

26. Public & Private Funding – funding for campaigns for offices – public comes from a fund taxpayers designate \$3 of their taxes go to – private comes from individuals, groups, corporations & special interest groups
27. Canvassing – when campaign workers go through a neighborhood asking for votes or taking a poll on who people are going to vote for
28. Endorsements – public backing of a candidate by a group or famous person
29. Propaganda Techniques
30. Voter Registration – placing your name on a list of registered voters after meeting qualifications to vote
31. Voting Districts – same as a precinct #33
32. Polling Place – where a person votes
33. Precinct – the smallest voting district of an area
34. Types of Ballots – Australian – secret Grouped by office or grouped by party block
35. Board of Elections – the local group that oversees elections and certifies election result
36. Exit Poll – survey of people leaving the polls on who they voted for
37. National Convention – when a political party selects its party’s candidates for President & writes its national platform
38. Recall Election – when the people ask & get a special election , early in an official’s term, to try & replace the official
39. Initiative – a law started by the people by a petition
40. Proposition – a petition asking for a new law
41. Electors – people chosen to vote in the Electoral College
42. Electoral College – group of people named by each state legislature to elect the Pres & VP
43. Nominations – process of political parties selecting and offering candidates for public office
44. Delegates – elected representatives of a group
45. Mass Media - A means of public communication reaching a large audience
46. Polls - the place where people vote or a survey of the public to acquire information
47. Public Agenda – the issues and problems that gov’t leaders spend most of their time and resources on
48. Vote - an expression of preference for a candidate for office or for a proposed resolution of an issue
49. Protest - A formal declaration of disapproval issued by a concerned person, group, or organization or a display of disapproval
50. Bias - To influence in a particular, typically unfair direction
51. Slander – spoken lies to hurt someone

52. Libel – printed lies to hurt someone
53. Petitions – are written requests usually having signatures from people backing the request
54. Surveys - A gathering of a sample of opinions considered to be representative of a group or area
55. Random Sample - a sample in which every element in the population has an equal chance of being selected
56. Activists – people who go out & work for getting a person elected or not elected or to promote certain programs
57. Lobbyists – people hired by a special interest group to sway Congressmen or officials to vote the way the group wants
58. Apathy – feeling of not caring
59. Public Safety – people being taken care of
60. Domestic Tranquility – peace at home
61. Criminal Law – law when a person breaks it they are taken to court by the gov't, whether it would be local or national, - person could get fined or sentenced to jail
62. Prosecution – the side of a criminal case that is trying to prove the accused person's guilt
63. Fines - money paid for violating a law or ordinance
64. Civil Law – law when a person or group sues another person, group or the gov't – person receives money if they win
65. Penal Code – all the laws, offenses, crimes and penalties
66. Mandatory Sentencing – when judges have certain sentences they have to give for certain crimes, no matter what the circumstances are
67. Anarchy – total lack of gov't
68. Patriotism – love and pride of one's country
69. Public Service – same as community service
70. Peace Corps - #73
71. Informed Electorate – Americans are to keep up with the issues and candidates to be informed before they vote
72. Mock Elections – made up elections to see what a possible vote might be
73. Peace Corps – started by JFK – sent young Americans to help underdeveloped countries to improve in humanitarian ways
74. AmeriCorps – Started by Pres Clinton – young people volunteering to do community service in America
75. Job Corps – helps young unemployed people to get job skills and jobs
76. Senior Corps – groups of retired people volunteering to do community service to stay active
77. Community Service – doing volunteer work that betters or helps the community a person lives in

78. Service Learning - making community service within an educational system a graduation requirement
79. Negotiation – talks between 2 sides of an issue to try to reach a settlement
80. Arbitration – when 2 sides of an argument meet with a third party & the 2 sides have to do what the third party decides
81. Mediation – when 2 sides of an argument meet with a third party & the person tries to negotiate an agreement but the 2 sides don't have to abide by his recommendation
82. Pre-hearing Settlement – when the 2 sides agree to a settlement before going to trial
83. Small Claims Court - a special court intended to simplify and expedite the resolution of minor disputes involving small claims of below a specified amount
84. Legal Action – any action done in a court or by a court

Goal Five

1. Consensus Building – gaining a general agreement among various groups on fundamental matters or public questions
2. Debate – formal discussion, deliberation and arguments over issues
3. Negotiation – discussion intended to produce an agreement
4. Compromise – an adjustment of opposition sides by modifying some aspect of each side
5. Types Of Jurisdictions – original, concurrent, exclusive, appellate
6. Federal Court System – headed by the Supreme Court, Federal Appellate courts, District courts and special courts
7. State Court System – headed by the State Supreme Court, Appellate Courts and lower courts
8. Confirmation Process – nominee sent to proper study committee, have a hearing, committee makes recommendation, majority vote of Senate
9. Judicial Review – power of Supreme court to state whether a law or action is unconstitutional
10. Writ of Certiorari – an order by a higher court asking for a lower court’s record of a trial for review
11. Brief – written document filed with a court before oral arguments begin containing all facts & points of law pertaining to the case
12. Oral Argument – oral presentation of a party’s side in a court case
13. Majority Opinion – statement by a judge that represents the views of
14. Dissenting Opinion – statement written by a judge who disagrees with the majority of the judges in a case
15. Concurring Opinion – a statement written by a judge who votes with the majority but for a different reason
16. Felony – a serious crime like murder, rape, kidnapping, etc.
17. Misdemeanor – relatively minor crimes
18. Torts – wrongful acts for which the injured party has the right to sue over
19. Court Docket – calendar showing the cases the court will hear
20. Issue of Fact – dispute about a material fact that is raised by pleadings & must be resolved
21. Issue of Law – a question specifically regarding the application of a law to case
22. Prosecutor – a lawyer that starts and carries out a legal action
23. Compliant – formal notice that a lawsuit is being brought, names defendant and plaintiff
24. Defendant – is the person or party accused of a crime or injury in a trial
25. Plaintiff – is the person or party filing the lawsuit in a trial
26. Subpoena – order for a person to appear in court to produce documents or to testify

27. Summons – a notice directing someone to appear in court to answer a complaint or charge or to be a juror
28. Arrest Warrant – court order authorizing a person’s arrest
29. Indictment – a formal charge by a grand jury
30. Information – a formal charge filed by a prosecutor without the consent of a grand jury
31. Perjury – lying under oath
32. Petit Jury – is a trial jury of the accused person’s peers
33. Grand Jury – a formal group that looks to see if there is enough evidence to try an accused person
34. Plea – when an accused person tells the court if they are innocent or guilty
35. Plea Bargaining – an agreement when the defendant agrees to plead guilty but to a lesser charge or sentence
36. Bail – money put up by an accused person that guarantees he will show up for the trial or they lose the money
37. Sentence – the fines, probation or sentence a guilty person receives from a criminal trial
38. Hearing – pre-trial meetings to try to settle motions and to investigate accusations
39. Bailiff – an officer of the court that maintains order during a trial
40. Verdict – the finding of a jury or judge in a trial
41. Settlement – an agreement between 2 sides of a trial to not to go to trial & usually some money is paid
42. Capital Offense – a crime so serious that the death penalty is considered
43. Appeal – to ask a higher court to review a court case for mistakes
44. Summons - #27
45. Preliminary Hearings – meetings to decide if there is enough evidence for a trial or to settle motions by lawyers
46. Proposition – petition asking for a new law
47. Bill – a proposed law
48. Standing Committee – a committee that never stops to exist
49. Seniority System – when Congressmen with more service time get the more important and powerful assignments to committees
50. House Rules Committee – traffic cop – bills from committee must clear this committee before heading to the floor – it can also limit debates
51. Joint Committee – legislative committee composed of members of both houses of Congress

52. Conference Committee – temporary joint committee created to make a solution of 2 versions of the same bill into 1 bill
53. Public Hearing – meeting of a committee when people can come & express their opinions on a bill
54. Act – a product of a legislation or judicial decision
55. Law – any rule passed by Congress
56. Line Item Veto - an executive cancellation of a specific dollar amount from a bill
57. Pocket Veto – when a Pres. leaves a law unsigned on his desk while Congress is not in session
58. Filibuster – lengthy speeches in the Senate aimed at delaying a vote on a bill or getting the sponsor to withdraw the bill
59. Cloture – vote in the senate to limit debate
60. Rider – a provision added to an important bill certain to pass so the provision rides through
61. Town Meetings – type of direct democracy where all eligible voters make the laws and levy taxes for a town
62. Public Meetings – meetings open to the people
63. Forums – public meeting involving a discussion usually among experts with audience participation
64. Budget – a financial plan for a person, group or gov't
65. Extra Territorial Jurisdiction – power of a gov't to prosecute a crime committed outside its area by one of its citizens
66. At-Large – when an official represents the entire area as a whole and not a district
67. Zoning – when the local gov't says what each area can be used for – residential, commercial, industrial
68. Annexation – adding land to an incorporated city
69. Infrastructure – the basic facilities required for industry like roads, water, sewer, railways, ect.
70. Tuition Voucher – payment of a persons tuition to a school by the gov't or some other agency
71. Charter Schools - – schools that receive state funding but are excused from meeting many public school regulations
72. Petition - are written requests usually having signatures from people backing the request
73. Bond Issues – bonds sold by a corporation or government agency that have a maturity date to fund a specific project
74. Public Policy – course of gov't action to achieve community goals
75. Special Interest Groups- – groups of people who share a point of view about an issue & unite to promote it

76. Electronic Media – TV, radio, internet, telephone, movies

Vocabulary Goal 6

1. Legal Code - a code of laws adopted by a state or nation
2. Moral Code – laws of rights and wrongs based on religious beliefs
3. Codes of Hammurabi - first known system of written law from Babylonia
4. Ten Commandments – early set of laws found in the Bible for the Hebrews
5. Justinian Codes – an orderly body of rules of the Roman Laws
6. Draconian Laws – law code of ancient Athens with severe and harsh punishments
7. House of Burgesses – 1st representative assembly in America
8. Magna Carta – the Great Charter signed by King John of England that gave rights to Englishmen & was used to check the King’s absolute authority
9. English Bill of Rights – set up to prevent the abuse of power by the monarchs
10. Social Contract – agreement in which the people who form the gov’t and agree to obey its laws
11. British Common Law – laws based on precedent and customs of England
12. Mayflower Compact – set up the first direct democracy in the US
13. Iroquois Nation’s Constitution – 1st written set of laws in the US
14. Declaration of Independence – document written by Thomas Jefferson – started the United States of America when it was approved on July 4, 1776
15. US Constitution – written laws that govern the United States
16. Common law – law based on precedents
17. Criminal law – laws that seek to prevent people from deliberately harming each other or their property
18. Civil law – laws that settle disputed between people or groups of people
19. Constitutional law – laws based on the constitution of the US
20. Administrative law – laws based on regulations that the gov’t agencies of the executive department issue to carry out their duties
21. Statutory law – law made by legislative bodies
22. International law – law made up form treaties, customs and agreements between nations
23. Consumer protection – laws to protect the people from dangerous or unsafe products
24. Transportation regulation – laws to make sure transportation is safe and efficient
25. Department of justice – executive department responsible for enforcing federal laws
26. FBI – the highest law enforcement agency in the nation
27. SBI – the highest law enforcement agency in a state

28. Secret Service – part of the Treasury Department whose job is the protection of the president & other officials
29. National Guard /Reserves - The military reserve units that are part of a country's armed forces not on active duty but subject to call in an emergency.
30. Political Debates – discussion of the issues between candidates for the same office – usually televised
31. Special Task Force - a temporary grouping of individuals and resources complete a specific job
32. Franking Privilege – free postage of materials for a Congressmen to his constituents, while in office
33. Press Release - an announcement of an event, performance, or other newsworthy item that is issued to the press
34. Types of Interest groups
35. Chamber of Commerce – organization that promotes the businesses of a town or city
36. Federal/State/Local Law Enforcement – FBI & Marshals, SBI and State Troopers, Sheriffs and local police
37. Long-term Suspension – a period of taking away a person's right to do something for usually more than 2 weeks
38. Three strikes laws – law that after 3 felony convictions a criminal is placed in prison for life
39. Confiscation of Property – the right of the gov't to seize private property used in a crime
40. Mental institutions – facilities to help people deal with mental illnesses or for treatment
41. Long-term incarceration – period of confinement in a jail or prison for more than a month
42. Death Penalty – punishment by execution for a crime – usually by lethal injection
43. Rehabilitation – act of trying to correct a person's behavior
44. Monetary Compensation - payment of money to make up for a loss or injury – court ordered
45. Recidivism – the tendency to relapse back into a pattern of behavior
46. Retribution – punishment imposed for purposes of revenge for a wrong committed
47. Restitution – sum of money paid to compensate for a loss or injury
48. Deterrence – something aimed at stopping criminal behavior by fear of punishment
49. Detention – period of temporary custody while waiting trial or a period of confinement for a juvenile
50. Probation – suspending the sentence of a convicted person by giving him provisional freedom on the promise of good behavior

51. Parole – to grant a prisoner early release from prison with certain restrictions
52. Juvenile Detention – a period of confinement for a juvenile
53. Community Service – court ordered volunteer work that betters or helps the community a person lives in as part of their sentence
54. House Arrest – court ordered detention in your home with an electronic bracelet that signals an alarm if the person gets too far from the monitor
55. Jail vs. Prison – jail is a local facility for local crimes – prison is for state and federal crimes and felonies
56. Boot Camp – alternate detention choice where juvenile’s are taught about discipline, sacrifice & working with others
57. Compensation – #44

Vocabulary Goal 7

1. Economics study of how people make choices about ways to secure resources to fulfill their wants and needs – study of production, distribution and consumption of goods & services
2. Wants – things we would like to have that make our lives more comfortable & enjoyable
3. Needs – requirements for survival such as food, shelter and clothing, people have to have
4. Land – area needed to produce goods or services
5. Renewable Resources – materials in nature that replenish themselves
6. Nonrenewable Resources – materials in nature that do not replenish themselves
7. Labor – the human effort directed toward producing goods & services
8. Capital – goods used to make other goods – machines, tools, buildings
9. Entrepreneurship – skill of individuals who start new businesses, introduce new products & improve management techniques or ideas of how to organize & run a business
10. Productivity – degree that resources are being used efficiently to produce goods & services
11. Limited Resources – resources that are in limited quantity
12. Decision-making Model
13. Services – work performed by someone for someone else
14. Goods – tangible products to satisfy our wants or needs
15. Wages – money paid to workers on an hourly basis
16. Salary – money paid to management on a weekly, monthly or yearly basis
17. Consumer – someone who uses a good or service
18. Producer – someone who makes or delivers a good or service
19. Pricing – the determining of how much a business can get for its goods in the market
20. Immediate Gratification – short term pleasure of a good with no long standing purpose
21. Incentives – rewards that are offered to try to persuade people to take certain economic actions
22. Fixed Costs – costs that are the same, no matter how many units of a good are produced
23. Variable Costs – costs that change with the number of products produced
24. Total Costs – adding fixed and variable costs together
25. Marginal Costs - extra cost to produce one additional unit of output
26. Assembly line – production where the product moves from station to station with each station specializing in the task they do
27. Technologies – use of science to produce goods & services or to do things faster or more efficient
28. Robotics – use of non-human labor to produce goods

29. Invention – any new product or idea
30. Innovation – a new idea about an existing product or technique
31. Mass Production – making goods in huge quantities that are usually identical items
32. Factory – place of the production of goods
33. Agribusiness – any business that deals with farming or animal husbandry
34. Business Organizations – Chamber of Commerce, Better Business Bureau
35. Specialization – doing one job all the time and becoming an expert in it
36. Human Capital - set of skills which an employee acquires on the job, through training and experience, and which increase that employee's value in the marketplace.
37. Productivity - #10
38. White Collar - non manual labor- management
39. Blue Collar – manual labor
40. Skilled Workers – workers with specific skills & usually getting paid more
41. Unskilled Workers – general laborers with no specific skills
42. Automation – use of robotics and machines in production
43. Capital Goods – #8
44. Consumer Goods - Goods, such as food and clothing, that satisfy human wants through their direct consumption or use
45. Producer Price Index – keeps track of the changes in wholesale prices of goods
46. Output vs Input – what you put into a good or service versus what comes out
47. Law of Diminishing Return – at some point production of more goods will bring less satisfaction than previous ones
48. Recycling – reusing used products to conserve natural resources
49. Education and Training – preparation of doing a task the right way to improve productivity or efficiency
50. Market – to put a good out in the public to sell
51. Laissez-Faire – hands off economic plan for a gov't – no gov't regulation
52. Invisible Hand – idea from Adam Smith that consumers should stand freely in a competitive market in pursuit of their own interests
53. Competition – when 2 or more businesses go after the same dollars with the same product or service
54. Cooperation – when 2 or more businesses work together in a market
55. Fiscal Policy – plan of spending & projected money coming into a business

56. Consumer Sovereignty – consumers determine what products are produced
57. Private Property – right to own land, buildings & other commodities – protected by 5th amendment
58. Profit Motive – driving force that encourages people to improve their material well being
59. Exchange – to give in return for something received or a place where things are exchanged
60. Incentives - #21
61. Communist Manifesto – book where Karl Marx starts the idea of Communism or where the gov't owns all means of production
62. Wealth of Nations – book by Adam Smith that describes the Invisible Hand theory
63. Keynesian Theory – gov't sponsored programs should increase jobs & stimulate business activity

Vocabulary Goal 8 (1-44)

1. Market Economy – system in which individuals own the factors of production and make economic decisions through free interaction
2. Mixed Economy – system having characteristics of more than 1 type of an economy in it
3. Command Economy – system where the major economic decisions are made by the central gov't
4. Traditional Economy – system in which the decision of what, how and for whom things are produced are made by custom or habit
5. Private Property – idea that people have the right to control their possessions as they are part of capitalism and free enterprise
6. Voluntary Exchange – act of buyers & sellers freely and willingly engaging in market activity
7. Patents – exclusive rights to sell any new art, machine, item of manufacture or composition
8. Copyrights - exclusive rights to control, publish & sell an original work (intellectual)
9. Full Employment – lowest sustainable unemployment rate possible for an economy
10. Efficiency – using resources in such a way to maximize production
11. Productivity – degree that resources are being used efficiently to produce goods & services
12. Specialization –when people or companies concentrate on goods or services they can produce better than others
13. Division of Labor – breaking down a job into separate , smaller tasks to be performed individually
14. Security – any stock or bond that represent ownership in a corporation
15. Equity – any stock in a corporation
16. Circular Flow of Economic Activity
17. Wages – money paid to a worker on an hourly basis
18. Salary – money paid to management on a weekly, monthly or yearly basis
19. Economic Interdependence – the relationship between businesses whose economic decisions effect each other
20. Demand Curve – downward sloping line that graphically show the quantities of a good demanded at each price
21. Supply Curve – an upward sloping line that graphically shows the quantities of a good supplied at each price
22. Personal Income – total amount of income going to a person before individual taxes are paid
23. Disposable Income – money income left after all taxes are paid

24. Complimentary Goods – goods used that increase the use of other goods
25. Substitute Goods – goods that can replace other goods
26. Surplus – when quantity supplied is greater than quantity demanded
27. Shortage – when quantity demanded is greater than quantity supplied
28. Consumer Tastes – the changing desires and needs of the consumers
29. Minimum Wages – lowest legal wage that can be paid to workers (5.10)
30. Inflation – a sustained increase in the general level of prices of goods
31. Deflation – a decrease in the general level of prices of goods
32. Wage and Price Control – actions to keep wages and prices at certain levels
33. Interest Rates – rate of payments made for the use of borrowed money
34. Trickle-Down Theory – idea that investing money in companies & giving companies taxbreaks is the best way to stimulate the economy
35. Supply Side Economics – belief that tax cuts will stimulate the economy with a bigger money supply
36. Buyers and Sellers – consumers are the buyers and the producers are the sellers
37. Monopoly – a sole provider of a good or service
38. Oligopoly – when a few large sellers dominate & have the ability to effect prices in an industry
39. Competitive Market – when businesses compete for the same dollar and helps to lower prices
40. Mergers – a combination of 2 or more businesses to form a single business
41. Horizontal Merger – combination of 2 or more businesses producing the same product
42. Vertical Merger – combination of 2 or more businesses involved in different steps of manufacturing or marketing of a good
43. Conglomerates – firms with 4 or more businesses making unrelated products with no one single company responsible for a majority of sales
44. Multinational Conglomerates – a conglomerate that has businesses in several countries

Vocabulary Goal 8 (45-98)

45. Sole Proprietorship – business owned and operated by a single person
46. Partnership – business owned by 2 or more people
47. Corporation – a business recognized by law and has rights like an individual and can sell stock
48. Franchise – exclusive right to produce or sell a certain product in an area
49. Limited Liability – when only the business not the owners are financially responsible
50. Unlimited Liability – when the owner of the business is financially responsible for all problems related to the business
51. Limited Life – when a business legally ceases to exist when an owner dies or quits
52. Unlimited Life – continued legal existence of a business when the owner dies, quits or switches ownership
53. Small Business Administration – aids people who want to go into business with loans, workshops, etc.
54. Stock – shares of ownership in a corporation
55. Stock Market – where stocks are bought, sold and traded
56. Dividend – a share of a corporation's profits given to its shareholders
57. Bond – contract to repay borrowed money with interest at regular intervals
58. Craft Union – workers of the same skill or job join together
59. Industrial Union – different types of workers belong to the same industry join together
60. Collective Bargaining – a group representing all the workers negotiate a labor contract with the company
61. Mediation – when 2 sides of an argument meet with a third party & the person tries to negotiate an agreement but the 2 sides don't have to abide by his recommendation
62. Arbitration - when 2 sides of an argument meet with a third party & the 2 sides have to do what the third party decides
63. Lockout – when a company blocks its workers from entering its business until they agree on a labor contract
64. Strike – work stoppage by the workers to get a better labor contract
65. Social Security Act – set up a federal program of disability and retirement benefits
66. National Labor Relations Act – (Wagner Act) gave workers the right to join unions and to collective bargaining
67. Fair Labor Standards Act – set up a minimum wage and overtime pay for anyone working over 40 hours

68. Taft-Hartley Act – give states the right to pass right to work laws banning mandatory union membership
69. Anti-Trust Laws – laws that encourage competition in the marketplace by busting up monopolies
70. Labor Union – organization of workers that unites to try to improve wages, working conditions and benefits
71. Time Deposit – deposit offering guaranteed interest for a fixed period of time
72. Demand Deposit – money in a checking account that are paid when demanded
73. Credit Cards – cards entitling the holder to buy goods and services and pay them later with interest added
74. Debit Cards – cards used to withdraw money from accounts
75. Mutual Funds – fund that pools the savings of many individuals & invests it in a variety of investments
76. Commercial Bank – financial institution that offers full banking services to individuals and businesses
77. Savings and Loans – financial institution that traditionally loans money to people buying homes
78. Credit Union – financial institution owned by its members of large businesses, labor unions or gov't institutions on a not for profit basis
79. FDIC – Federal Deposit Insurance Corporation – federal corporation that insure individual deposits for up to \$100, 000
80. Investment Spending – investing materials used to produce goods
81. Capital Investment – the use of assets to earn a profit or income in the future
82. Life Insurance – pays the benefactors of an account holder after they die
83. Medical Insurance – helps to pay the cost of medical services and goods
84. Comprehensive Insurance – covers life, medical and liability for an account holder
85. Liability Insurance – legally bound obligations to pay debts
86. Tight Money – when there is less money in circulation in the economy due to higher interest rates
87. Easy Money - – when there is more money in circulation in the economy due to lower interest rates
88. Collateral – property used to secure a loan
89. Money – anything serves as a medium of exchange
90. Barter – direct exchange of one set of goods or services for another
91. Coins – metallic forms of money

- 92. Currency – coins and paper money
- 93. Check – authorization to withdraw money from an account
- 94. Legal Tender – anything accepted for payment by a gov't decree
- 95. Credit – any form of deferred payment
- 96. Reserve Requirement – the amount of money a financial institution must have in deposit
- 97. Medium of Exchange – anything that is used to determine value during the exchange of goods or services
- 98. Pension Fund – fund that collects and invests income until payments are made to eligible recipients

Vocabulary Goal Nine

1. Peak/Prosperity – period of prosperity in a business cycle in which economic activity is at its highest - GDP is at its highest level – Prosperity is when businesses are doing good
2. Contraction/Recession – a declining economy when the real GDP is going down – when the real GDP goes down for 6 straight months
3. Expansion/Recovery – when the real GDP is growing – real GDP has gone up for 6 straight months
4. GDP – gross domestic product – dollar value of all final goods and services produced in a country for a year – Real GDP – shows an economy’s production after the distortion of price increase has been removed
5. Per Capita GDP – GDP per person
6. Standard of Living – material well being of an individual group or nation measured by how well their necessities & luxuries are being satisfied
7. Consumer Price Index – measure of the change in price over time of a specific group of goods or services
8. National Debt – the amount of money the federal gov’t has borrowed & not paid back
9. Deregulation – the reducing of gov’t regulations from some sector of the economy
10. Environmental Protection – laws to prevent the pollution or destruction of the environment
11. Work Place Safety – laws and regulations to protect workers on the job
12. Consumer Protection – laws and regulations to insure product quality is high & products are safe
13. Labor Disputes – when labor and management can’t agree upon a contract – can involve strikes & lockouts
14. Affirmative Action – programs intended to make up for past discrimination by helping minority groups and women to get jobs and training
15. Migration – the movement of people from 1 area to another in a country
16. Immigration – movement of people permanently to a new country
17. Service Industries – industries that do not produce goods but provide a service – US’s biggest industry
18. Silicon Valley – area in California south of San Francisco known for making high tech goods
19. Research Triangle Park – public and private planned research park erected in 1959 between Duke, NC State and NC universities

20. Microsoft Anti-Trust Case – found against Microsoft for bundling Internet Explorer with Windows to thwart Netscape
21. Operation Iraqi Freedom – US invasion & ousting of Saddam Hussein from Iraq's gov't
22. Homeland Security – new executive department started to consolidate the nation's defense against terrorism & to coordinate our counterterrorism intelligence
23. Patriot Act– laws passed after the 9/11 terrorist attacks that armed law enforcement with new tools to detect and prevent terrorism
24. Out-sourcing – paying another company to provide services which a company might otherwise employ its own workers to do
25. N.C. Furniture Industry – Hickory, Thomasville
26. N.C. Textile Industry - losing jobs- over 150,000 since 1960 due to NAFTA – industry in a crisis
27. Tariffs – taxes on imports – custom duties
28. Foreign Trade – nations trading goods or services with other nations
29. Exchange Rate – the rate of exchange from one country's legal tender to another country's
30. Treaty – formal agreement between the gov'ts of 2 or more nations
31. Multinational Conglomerate - – a conglomerate that has businesses in several countries
32. Globalization – the shift from local markets to global markets
33. NAFTA – North America Free Trade Agreement – eliminated all trade barriers between the US, Canada and Mexico
34. WTO – World Trade Organization – international organization that oversees trade among nations
35. European Union – organization of 15 European countries with no trade barriers and use the Euro for currency
36. Unfavorable Balance of Trade – when a country imports more than it exports
37. Favorable Balance of Trade – when a country exports more than it imports
38. Comparative Advantage – ability of a country to produce a good at a lower opportunity cost than another country can
39. Child Labor – the use of children for labor – outlawed in most countries
40. Human Rights – fundamental freedoms of individuals
41. Developed Countries – industrial nations with a good standard of living
42. Developing Countries – country whose average per capita income is only a fractions of that of a more industrialized nation

43. Foreign Aid – aid to other nations – mostly underdeveloped nations
44. United Nations – international organization to maintain international peace, promote justice and solve world problems
45. IMF – International Money Fund – offers advise and financial assistance on monetary and fiscal policies
46. World Bank – international organization devoted to assisting development
47. Free Trade – policy of reduced or no trade barriers
48. Monetary & Fiscal Policy – gov't policy to influence the money supply in circulation to influence credit – gov't spending and revenue collection policy to influence the economy
49. Loose & Tight Money Policy – increase in the money supply by having lower interest rates – reduce in the money supply by having higher interest rates
50. Reserve Requirement - % of cash a bank has to have on deposit
51. Discount Rate – the interest rate the FED charges on loans to member banks
52. Interest Rate – the percent of a sum of money charged for its use
53. Open Market Operations – the purchasing & sales of US Treasury & federal agencies securities (bonds, stocks)
54. Government Spending – what the gov't spends its money on
55. Revenue – income a gov't receives from its taxes and other sources
56. Taxation - required payments to local, state and federal gov'ts
57. Personal Income Tax – tax on all income for an individual or business
58. Excise Tax –general revenue tax on the sale or manufacture of a good – user tax
59. Regressive Tax – tax for which the % of income paid decreases as income increases
60. Progressive Tax – tax for which the % of income paid increases as income increases
61. Proportional Tax – sum of tax is the same regardless of income level
62. Sales Tax – tax levied on consumer purchases on nearly all products
63. Scarcity – not having enough resources to produce all the things we would like to have
64. Depression – a deep recession with high unemployment & low factory output
65. Inflation – a rise in the general prices of goods over a period of time
66. Recession – when the Real GDP goes down for 6 months or more
67. Bear Market – when the stock market falls over a period of time
68. Bull Market – when the stock market rises over a period of time
69. Radioactive Waste Disposal – how to store and dispose of radioactive waste from power plants that stay radioactive for 100s of years

70. NIMBY – Not In My Backyard – trying to keep radioactive waste out of your area
71. Clean Water Act – regulates the discharge of pollution in the water of the US and sets water quality standards
72. Clean Air Act – set up the EPA – sets air quality standards to protect against common pollution
73. OPEC Oil Embargo – 1973 OPEC inflicted an oil embargo on the US for its continuing support of Israel- caused huge price increase in gasoline
74. Cuban Economic Embargo – since 1960 trade embargo of all goods except food and medicine to Cuba
75. Zoning Laws – regulations of where certain businesses can be located
76. Building Codes - local laws that builders have to follow when building

Vocabulary Goal 10

1. Voting – a responsibility of a citizen to give consent of the governed
2. Paying Taxes – a duty of a citizen to pay for gov't activities
3. Fiscal Responsibility – being responsible for your finances
4. Community Activism – participating in activities to better the area you live in
5. Volunteerism – the US relies on this – the use of or reliance on volunteers, especially to perform social or educational work in communities
6. Compromise – a settlement of differences in which each side makes concessions to reach the agreement
7. Cooperation - the association of persons or businesses for common, usually economic, benefit.
8. Collaboration – working together- united labor in a joint intellectual effort
9. Racism – discrimination based on a person's race
10. Sexism – discrimination based on a person's sex
11. Ageism – discrimination based on a person's age
12. Bias – to influence in a particular typically unfair direction or prejudice
13. Gender – sex of a person
14. Disabilities – a physical or mental impairment that interferes or prevents natural achievement
15. Religion - set of beliefs, values, and practices based on the teachings of a spiritual leader
16. Lifestyles - a manner of living that reflects the person's values and attitudes
17. Nationality – a person's status of belonging to a particular nation by origin, birth or naturalization & shouldn't be a basis for privileges or discrimination
18. Physical appearance – the way a person looks
19. Multicultural - Of, relating to, or including several cultures
20. "Melting Pot" Theory – a place where immigrants of different cultures or races form an integrated society
21. "Tossed Salad" Theory – a place where immigrants of different cultures or races live together but keep many aspects of their old cultures alive
22. Self-motivation – concept Am are supposed to believe in to improve themselves and do the best job they can do to improve themselves and the country
23. Being Informed – idea that Am citizens should keep up with the issues of the time to make wise choices on election days or to influence their representatives

24. Earning Capacity – the amount of salary a person can expect to make with the talents, education and experience they have
25. Literacy – the ability to read and write
26. Public Service - a service performed for the benefit of the public, especially by a nonprofit organization
27. Property Rights - the right of ownership
28. Individual Rights – rights that shouldn't be taken away without due cause & are protected in the Constitution
29. Voting Rights – the right to vote for any eligible voter
30. Taxpayer – a citizen who pays taxes
31. Involvement - To engage as a participant
32. Charity - Something given to help the needy
33. Community spirit – being proud and supporting one's community
34. Responsible Behavior – behavior based on good judgment or sound thinking
35. Tolerance – getting along with others or letting others do and believe what they want
36. Volunteerism – the US relies on this – the use of or reliance on volunteers, especially to perform social or educational work in communities
37. Patriotism – love of one's country and the willingness to sacrifice for it
38. Community Service - services volunteered by individuals or an organization to benefit a community or its institutions
39. Under employment -inadequately employed, especially employed at a low-paying job that requires less skill or training than one possesses
40. Education Needs – the amount or type of education needed to obtain the job or pay a person wants
41. Baby Boomers – the people who belong to the larger than expected generation in the US born shortly after WWII
42. Law and order – enforcement of the laws to control crime
43. Graying Population – when people are living longer and we have to provide for their needs as well
44. Taxation - the act or practice of imposing taxes
45. Graft and corruption – gaining of money, position, ect. by dishonest or unjust means by taking advantage of a public office or any position of trust

46. Citizen Apathy – the lack of interest or concern, especially regarding matters of general importance or appeal, indifference
47. Security – something that gives or assures safety and is one of the US’s biggest concerns now
48. Economic Cycles – predictable patterns of alternating periods of economic growth and decline, characterized by changing employment, productivity and interest rates
49. Poverty - the state of being poor; lack of the means of providing material needs or comforts
50. New Immigration – the immigration of new groups into the US from Latin America, SE Asia and Africa
51. Unemployment - the percentage or number of people who are involuntarily unemployed:
52. Substance Abuse - the overindulgence in and dependence on an addictive substance, especially alcohol or a drug
53. Prison Reform – the changing of prison programs to better serve the inmates and society
54. Racism - #9
55. Discrimination – the treatment of consideration based on class or a category rather than individual merit, partiality or prejudice
56. Waste Disposal – the removal and storage of residential and commercial waste in a community
57. Homelessness - the state or condition of having no home
58. Crime - an offense against public law
59. Acid Rain – rain containing acids that form in the atmosphere when industrial gas emissions (especially sulfur dioxide & nitrogen oxides) combine with water
60. Greenhouse effect – phenomenon whereby the earth’s atmosphere traps solar radiation, caused by the presence in the atmosphere of gases that allow incoming sunlight to pass through but absorb heat radiated back from the earth’s surface
61. Natural Disasters – acts of nature that cause damages, injuries and loss of lives – hurricanes, tornados, floods, tsunamis, blizzards, etc
62. Pollution - undesirable state of the natural environment being contaminated with harmful substances as a consequence of human activities
63. Economic Choices - the options a person has in an economic system
64. Legal Choices – the options a person has in the judicial system
65. Political Choices – the options a citizen has in politics, voting, etc
66. Freedom - The capacity to exercise choice; free will

67. Liberty – The condition of being physically and legally free from confinement, servitude, or forced labor
68. Justice - The upholding of what is just, especially fair treatment and due reward in accordance with honor, standards, or law
69. Self-determination – determination of one’s own fate or course of action without compulsion, free will
70. Socio-Economic status - the position of society and their earning capacity and living standard
71. Political activism - a policy of taking direct and sometimes militant action to achieve a political or social goal