**CIVICS & ECONOMICS – FINAL EXAM REVIEW – UNIT #1**

1. What is the metaphor for the United States that describes our country as a BLEND of CULTURES into ONE DISTINCT AMERICAN IDENTITY?
2. What is the metaphor for the United States that describes our country as a MOSAIC of DIFFERENT CULTURES where each culture KEEPS ITS DISTINCT IDENTITY?
3. MELTING POT or SALAD BOWL:
	1. Supports MORE IMMIGRATION:
	2. Supports LIMITS or RESTRICTIONS ON IMMIGRATION:
	3. Supports assimilation:
	4. Supports cultural pluralism:
4. What is required to be considered a NATURAL-BORN citizen?
5. What is the type of citizen who is NOT NATURAL-BORN, but BECOMES A CITIZEN?
6. What is required to become a NATURALIZED CITIZEN (5 things)?
7. What is the PROCESS OF BECOMING A CITIZEN called?
8. What is the name for immigrants who live PERMANENTLY in the country without becoming a citizen?
9. What is the name for immigrants who live TEMPORARILY in the country without becoming a citizen?
10. How are resident aliens similar to citizens?
11. How are resident aliens different from citizens?
12. What is the name for immigrants who are living in the country without legal status?
13. What is the process of sending an immigrant back to their country of origin?
14. What is the process of giving up citizenship to become a citizen of another country?
15. What is the name for losing citizenship because of fraud during the naturalization process?
16. What are the three ways people can lose citizenship?
17. What are things we are REQUIRED TO DO BY LAW?
18. What are things we are SUPPOSED TO DO FOR THE GOOD OF SOCIETY?
19. What are things GUARANTEED TO US BY OUR GOVT?
20. What are three examples of civic duties?
21. What are three examples of civic responsibilities?
22. What three things make up rights?
23. How are civic responsibilities different from personal responsibilities?
24. What is the term for who has the ultimate power in governing?
25. What is the term for when the PEOPLE/CITIZENS have the ultimate power in governing?
26. What is the types of government where the people have sovereignty?
27. What is the type of government where the leaders in government have sovereignty?
28. What types of govts include: direct democracy, representative democracy, & constitutional monarchy?
29. What types of govts include: absolute monarchy, totalitarianism, dictatorship, oligarchy, aristocracy, & theocracy?
30. What is the type of government where citizens make the laws themselves?
31. What is the type of government where citizens elect leaders to make laws for them?
32. What is the type of govt with a king/queen with only a ceremonial role, but citizens elect leaders to make laws?
33. What is the type of government led by religious figures?
34. What is the type of government led by a few individuals, usually the eldest or those considered wisest?
35. What is the type of government led by a few wealthy individuals?
36. What is the type of government controlled by a king/queen with total power?
37. What is the type of government led by one person with non-hereditary leadership (not passed down the family)?
38. What is the type of government led by one person with non-hereditary leadership, where citizens’ rights are severely restricted, and where loyalty/obedience are demanded through fear & intimidation?
39. What is the absence of government?
40. What is an example of DIRECT DEMOCRACY?
41. What is an example of REPRESENTATIVE DEMOCRACY / REPUBLIC?
42. What is an example of CONSTITUTIONAL MONARCHY?
43. What is an example of THEOCRACY?
44. What is an example of OLIGARCHY?
45. What is an example of ARISTOCRACY?
46. What is an example of ABSOLUTE MONARCHY?
47. What is an example of DICTATORSHIP?
48. What is an example of TOTALITARIANISM?
49. What is an example ANARCHY?
50. What type of government do we have in the United States?

**CIVICS & ECONOMICS – FINAL EXAM REVIEW – UNIT #2**

*Write small or use a separate sheet of paper!*

1. Which philosopher argued that all people were born with natural rights?
2. Which philosopher advocated for religious tolerance & was critical of the role of organized religion in government?
3. Which philosopher put forth the idea of a social contract?
4. Which philosopher promoted the idea of separation of powers?
5. What did Locke state that the purpose of government is?
6. What did Locke argue that people had a duty and right to do if government did not uphold citizens’ natural rights?
7. Which document did Locke’s ideas most influence?
8. How did Voltaire’s ideas manifest in our Constitution?
9. How did Rousseau explain the *state of nature*?
10. What did Rousseau’s *social contact theory* entail?
11. How did Rousseau’s social contract theory relate to the Declaration of Independence?
12. How did Rousseau’s social contact theory relate to one of the goals in the Preamble to our Constitution?
13. How did Montesquieu envision a separation of powers being carried out in government?
14. How did Montesquieu’s separation of powers manifest in our Constitution?
15. Which historical document limited the power of King John when English nobles became upset with him?
16. Which historical document resulted from the Glorious Revolution in Great Britain?
17. Which historical document was authored by religious pilgrims *en route* to the New World?
18. Which historical document was authored by Benjamin Franklin as a plan to unite the colonies for mutual protection?
19. How did the *Magna Carta* influence the founding principles of American government? (2 things)
20. How did the *English Bill of Rights* influence American government? (2 things)
21. What precedent did the *Mayflower Compact* establish in the American colonies?
22. What was the purpose of the *Albany Plan*?
23. Even though it failed ratification, how did the *Albany Plan of Union* influence American independence?
24. What concept relates to the British letting the colonists control their own affairs?
25. What factor most contributed to the policy of salutary neglect with regard to the American colonies?
26. Because of salutary neglect, the colonists formed their own democratic governments, relating to what concept?
27. What governing bodies were formed in each colony as a result of self-government?
28. What is the concept that citizens have the ultimate power in governing?
29. In a government where the people are sovereign, what can they do if their elected leaders do not uphold their wishes?
30. What was the colonists’ biggest grievance with the Stamp Act?
31. What was the colonists’ grievance with the Navigation Acts?
32. What were the colonists’ two main grievances (reasons for being upset) with the Intolerable or Coercive Acts?
33. What did the colonists try to do at the First Continental Congress, and what was King George’s response?
34. What did the colonists do at the Second Continental Congress?
35. Who was the author of the *Declaration of Independence*?
36. Which Enlightenment philosopher most influenced the ideas in the *Declaration*?
37. What was the first constitution of the United States?
38. What were the weaknesses of the first constitution? (3 weaknesses)
39. How did the Articles of Confederation make the central government lack in power?
40. How did the Articles of Confederation make the central government lack a central power?
41. How did the Articles of Confederation make rules to rigid for the central government?
42. What event made the weaknesses in the Articles of Confederation most apparent?
43. What was the original goal of the Constitutional Convention?
44. How did the original goal of the Constitutional Convention change when delegates convened?
45. What were the two main factions at the Constitutional Convention?
46. Which faction supported a strong central government, and why?
47. Which faction was fearful of a strong central government, and why?
48. What compromise did Federalists propose to get Anti-Federalists to ratify the new Constitution?
49. What was the purpose of the *Bill of Rights*?
50. What were the two competing plans for representation in the legislative branch?
51. Which plan was supported by states with large populations, and what type of representation did it propose?
52. Which plan was supported by states with small populations, and what type of representation did it propose?
53. What was the compromise between the Virginia & New Jersey plans, and what did it entail?
54. What compromise dealt with the counting of slaves in the population for purposes of representation in the House?
55. What compromise dealt with importing slaves and taxes on Southern exports like cotton?
56. What compromise dealt with the selection of a president?

**CIVICS & ECONOMICS – FINAL EXAM REVIEW – UNIT #3**

1. With what is Article I of the Constitution concerned?
2. With what is Article II of the Constitution concerned?
3. With what is Article III of the Constitution concerned?
4. With what is Article V of the Constitution concerned?
5. With what is Article VI of the Constitution concerned?
6. What is the introduction of the Constitution which states the goals/purposes of the document?
7. What clause of the Preamble to the Constitution which deals with uniting the states so that they can work together as a single country?
8. Clause of the Preamble to the Constitution which deals with keeping the peace at home
9. Clause of the Preamble to the Constitution which deals with protecting the country from foreign attack
10. Clause of the Preamble to the Constitution which deals w/ making sure citizens are treated equally under the law
11. Clause of the Preamble to the Constitution which deals with helping citizens live happy, healthy, prosperous lives
12. Clause of the Preamble to the Constitution which deals with guaranteeing basic rights & freedoms now and for future generations
13. Which constitutional principle relates to the idea that we are a nation of laws, and that they apply equally to everyone – even our leaders?
14. Which constitutional principle relates to the idea that the Constitution is the top law in the land, and all other laws or actions must follow the Constitution?
15. Which constitutional principle relates to the idea government power can be limited by splitting it into branches, each with their own functions and powers?
16. Which constitutional principle relates to the idea that each branch has powers that limit the power of other branches, so that no one branch becomes too powerful?
17. Which constitutional principle relates to the idea that citizens, or the governed, have the ultimate power?
18. Which constitutional principle relates to the idea government actors must act within the limits of the Constitution?
19. Which constitutional principle relates to the idea that the national or central government shares power with state governments?
20. Which constitutional principle relates to the idea that the laws & government actions can be examined by courts to determine whether or not they follow the Constitution?
21. In our federal system, what are the powers designated only for the national government?
22. In our federal system, what are the powers designated only for state governments?
23. In our federal system, what are the powers that can be exercised by both state govts & the national govt?
24. What are four examples of concurrent powers?
25. What are four examples of reserved or delegated powers?
26. What are four examples of expressed or enumerated powers?
27. What are changes or additions to the Constitution called?
28. What are the two steps in amending the Constitution?
29. What majority needs to agree for proposing an amendment?
30. What majority needs to agree for ratifying an amendment?
31. What are the two ways to propose an amendment?
32. What are the first ten amendments to the Constitution?
33. Which amendment guarantees citizens’ freedom of expression?
34. What are the five forms of expression protected in the First Amendment?
35. What amendment protects citizens from warrantless searches & seizures?
36. What amendment protects citizens from self-incrimination, or having to testify against themselves?
37. Which amendment protects citizens’ due process rights in criminal cases?
38. Which amendment protects citizens’ rights in civil cases?
39. Which amendment prohibits cruel & unusual punishment?
40. Which amendment guarantees that citizens’ rights go beyond those written in the Constitution (these rights are a floor, not a ceiling)?
41. Which amendment designates powers to states that are not expressed powers belonging only to the national govt?
42. What does the Third Amendment prohibit the government from requiring citizens to do?
43. What does the Second Amendment guarantee to citizens?
44. Which powers are those that are written in the Constitution?
45. Which powers are not written in the Constitution but allowed in order to carry out those powers that are written?
46. What are three examples of expressed powers?
47. What are two examples of implied powers?
48. What kind of laws are prohibited from being passed that would make actions crimes after those actions have already been committed?
49. What clause in the First Amendment bans Congress from designating an official religion for the country?
50. What clause in Article I specifies that Congress has implied powers?

**CIVICS & ECONOMICS – FINAL EXAM REVIEW – UNIT #4 (PART ONE)**

(1) Which branch is charged with making laws?

(2) What is the name of the federal or national legislative branch?

(3) What is the name of the North Carolina legislative branch?

(4) Both the NC & U.S. legislative branch have two chambers, meaning they are what?

(5) What are the two chambers of both the state & national legislative branches?

(6) How many U.S. Senators are there?

(7) How many U.S. Representatives are there?

(8) In which chamber of Congress is representation proportional, or based on population?

(9) In which chamber of Congress is representation equal, where each state has two members?

(10) In which chamber must appropriations or spending bills must begin?

(11) Which chamber has the power to impeach, or charge government officials with “high crimes & misdemeanors”?

(12) Which chamber has the power to convict and expel government officials for impeachable offenses?

(13) Which chamber has power to confirm/reject president’s nominees to federal courts, the Cabinet, & to executive agencies?

(14) Which chamber of Congress has the power to ratify/approve treaties with other countries?

(15) Who is serves as President of the Senate?

(16) What is the title of the longest-serving Senator of the majority party?

(17) Who are the House & Senate leaders belonging to the party that occupies more than 50% of each chamber’s seats?

(18) Who are the House & Senate leaders belonging to the party that occupies less than 50% of each chamber’s seats?

(19) Who is the presiding leader of the House of Representatives?

(20) Where is most work in the legislative branch done?

(21) Which committees are permanent?

(22) Which committees are temporary?

(23) Which committees iron out differences between House & Senate bills?

(24) Which congressional powers are CLEARLY LISTED in Article I, Section 5 of the U.S. Constitution?

(25) Which congressional powers are NOT WRITTEN in the U.S. Constitution, but are permitted in Article I, Section 6 if they are “necessary & proper” to carrying out those powers that are listed?

(26) What are three examples of expressed/enumerated powers?

(27) In which chamber of Congress is debate unlimited, and WHY?

(28) In which chamber of Congress is debate limited, and WHY?

(29) What is it called when a Senator speaks continuously to delay a vote on a bill in an attempt to get that bill’s sponsor to remove support for the bill?

(30) What ends a filibuster?

(31) What majority is required to end a filibuster?

(32) What is it called when a bill is killed in committee?

(33) What is the term for a representative in the U.S. Senate?

(34) What is the term for a representative in the U.S. House of Representatives?

(35) Do senators & representatives have term limits?

(36) What is the term for all members of the NC General Assembly?

(37) Both chambers of the NC General Assembly are based on what type of Representation?

(38) Who serves as the President of the NC General Assembly?

(39) Which article of the NC Constitution establishes the General Assembly?

(40) Is the legislative process (bill to law) similar or dissimilar between the U.S. Congress & NC General Assembly?

(41) What is it called when a president or governor rejects a bill that has passed both chambers of the legislative branch?

(42) What can the legislative branch do to pass a bill if a president/governor rejects a bill?

(43) What majority is required in both chambers to override a veto?

(44) What is it called when a president does not sign a bill, and Congress is not session?

(45) What happens if a president does not sign a bill, and Congress is in session?

(46) List the steps of the legislative process in order:

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(47) Why is the legislative process complex?

* To involve all e\_\_\_\_\_\_\_\_\_\_\_\_ leaders (president/governor, senators, representatives)
* To provide c\_\_\_\_\_\_ & b\_\_\_\_\_\_\_\_\_\_ so that legislative branch is not too powerful in the lawmaking process
* To ensure that lawmakers take enough t\_\_\_\_\_\_ to consider laws before passing them

**CIVICS & ECONOMICS – FINAL EXAM REVIEW – UNIT #4 (PART TWO)**

(1) In what article of the U.S. Constitution is the executive branch established?

(2) In what article of the NC Constitution is the executive branch established?

(3) Who is the head of the federal/national executive branch?

(4) Who is the head of the state executive branch?

(5) Who is the person behind the leader of the federal/national executive branch?

(6) Who is the person behind the leader of the state executive branch?

(7) What are the three roles of the VP?

(8) What are the three roles of the lieutenant governor?

(9) Who are the president’s advisors that are nominated by the president & confirmed by the Senate?

(10) Who are the governor’s advisors that are nominated by the governor & confirmed by the General Assembly?

(11) How are heads of executive agencies at the national level selected?

(12) Who are the heads of state executive agencies?

(13) How are the Councils of State selected?

(14) What are the terms for president?

(15) What are the term limits for president?

(16) What are the terms for governor?

(17) What are the term limits for governor?

(18) What are the qualifications for president?

(19) What are the qualifications for NC governor?

(20) What role do executive agencies at both the state & national level play?

(22) What are four examples of Cabinet members in the federal government?

(23) How does a candidate win the presidential election?

(24) What are the roles of the President?

* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_: use of executive orders & power to appoint/nominate people to courts, executive agencies, & ambassadorships
* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_: directing foreign policy
* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_: ability to back up foreign policy with military force
* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_: proposes laws that he/she wants Congress to pass
* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_: symbol of the U.S., ceremonial roles, greeting foreign leaders
* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_: plans budget issues, examines issues like unemployment & inflation
* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_: campaigns for members of party, figurehead of party

(25) In what article of the U.S. Constitution is the executive branch established?

(26) In what article of the NC Constitution is the executive branch established?

(27) What is the highest court in the United States?

(28) How many justices serve on the SCOTUS?

(29) What is the title of the leader of the SCOTUS?

(30) What is the title of the other justices?

(31) What is the term that a SCOTUS justice serves?

(32) How are SCOTUS justices selected?

(33) What is the main role of the SCOTUS?

(34) What types of cases does the SCOTUS cases hear?

(35) What is the ability to hear a case called?

(36) What is the ability to hear a case for the first time called?

(37) What is the ability to hear a case that has already been heard called?

(38) What type of jurisdiction refers to cases that can only be heard in federal courts?

(39) What type of jurisdiction refers to cases that can be heard in both federal & state courts?

(40) Does the SCOTUS have original or appellate jurisdiction in most cases?

(41) Does the SCOTUS have exclusive jurisdiction, concurrent jurisdiction, or both?

(42) What type of federal court has original jurisdiction?

(43) What type of federal court has appellate jurisdiction?

(44) What type of federal court has trials with witnesses, testimony, & grand jury verdicts?

(45) What type of federal court does not have trials with witnesses, testimony, & grand jury verdicts?

(46) What opinion represents the winning side in a court case?

(47) What opinions represent agreement with the decision of the winning side, but for different reasons?

(48) What opinion represents the losing side in a court case?

(49) What opinion represents when all justices are in agreement on a case?

**CIVICS & ECONOMICS – FINAL EXAM REVIEW – UNIT #5**

(INCLUDES PART OF UNIT #4b ON LOCAL GOVT.)

(1) Which case established the power of judicial review to the SCOTUS?

(2) Which case upheld the power of the president to issue executive orders?

(3) Which case upheld the implied powers of Congress, including the power to charter a central bank to uphold the expressed power of issuing currency?

(4) Which case held that slaves were property, not citizens, and therefore had no constitutional rights?

(5) Which case upheld “separate but equal” public accommodations did NOT violate the Fourteenth Amendment?

(6) Which case held that “separate but equal” public accommodations DID violate the Fourteenth Amendment, outlawing *de jure* segregation – including in public schools?

(7) Which case held that school districts should take measures to end *de facto* segregation, including such measures as busing students to schools outside of their neighborhood?

(8) Which case upheld accused citizens’ Sixth Amendment due process rights & Fourteenth Amendment rights of equal protection under the law, including the right to a state-paid attorney if unable to afford one?

(9) Which case upheld accused citizens’ Fifth Amendment right against self-incrimination & the right to legal counsel during criminal interrogation?

(10) Which case upheld citizens’ Fourth Amendment rights against warrantless search & seizure, holding that evidence seized without a warrant is inadmissible as evidence in court?

(11) Which case limited students’ Fourth Amendment rights against search & seizure, holding that school officials could conduct searches on students with “reasonable suspicion” of wrongdoing?

(12) Which case held that laws that prohibiting flag burning were a violation of the First Amendment?

(13) Which case upheld students’ First Amendment rights to wear black armbands as a protest against U.S. military involvement in Vietnam so long as it was not disruptive to the school environment?

(14) Which case limited students’ First Amendment rights to freedom of the press, holding that school administration could censor school newspaper articles that did not align with the mission of the school?

(15) Which case upheld females’ Ninth Amendment rights to privacy with regard to abortion access?

(16) What term refers to towns & cities?

(17) What is the process for becoming an officially-recognized municipality?

(18) What document incorporates a city?

(19) Which government body approves municipal charters?

(20) What concept allows municipalities to govern themselves within the boundaries of state law?

(21) Which type of government deals with specific function, such as education, water supply, transportation, or fire protection?

(22) What is money that government spends on public services?

(23) What is money that government collects from taxes, fees, fines, & transfers?

(24) What is money that government one level of government receives from another level of government?

(25) What are two major sources of local government expenditures?

(26) What are two major sources of local government revenues?

(27) What is the highest law-enforcement officer of a county?

(28) What is the highest law-enforcement officer of a city?

(29) How are county sheriffs selected?

(30) How are city police chiefs selected?

(31) What is the elected executive of a city who may only serve in a ceremonial capacity?

(32) What is an appointed professional executive of a city that has the most executive decision-making authority?

(33) What is the name of the elected body that considers & passes city ordinances?

(34) What is the name of the elected body that performs legislative & executive duties for the county?

(35) Government where elected council serves as legislative body & they hire a professional to serve as the chief executive, with the mayor serving mostly in a ceremonial capacity?

(36) Govt where mayor is elected as the chief executive & a council is elected to serve as the legislative branch?

(37) What are laws specific to municipalities?

**CIVICS & ECONOMICS – FINAL EXAM REVIEW – UNIT #6**

(1) What is a set of beliefs that people have about the world, human nature, and the role of government?

(2) What is the range of political ideologies held by people?

(3) What are three examples of left-wing ideologies?

(4) Which ideology holds that government should own all the factors of production, make all major economic decisions, & usually bans other political parties from existing?

(5) Which ideology holds that citizens should decide through democratic means which factors of production are owned by government and which are owned by businesses/individuals?

(6) Which ideology is held by many left-wing Americans, involving more government spending to help the poor & middle class, less military spending, more government regulation of businesses, support for abortion access, support for same-sex marriage, & support for more gun restrictions?

(7) What are three examples of right-wing ideologies?

(8) Which ideology is held by many right-wing Americans, involving less government spending to help the poor & middle class, more military spending, less government regulation of businesses, opposition to abortion access, opposition to same-sex marriage, & opposition to more gun restrictions?

(9) Which ideology holds that government should not interfere in economic decision-making of individuals/businesses, nor should government interfere with personal liberties – including marriage, abortion, & gun rights?

(10) Which ideology holds an authoritarian view of government, where loyalty is demanded, other political parties are banned, & often holds intolerant views against minority groups?

(11) What is an organization of individuals who organize with broad common interests that organize to win elections, operate the government, & influence public policy?

(12) What type of party system does the U.S. have?

(13) What are the two major political parties in the U.S.?

(14) What are three limits to third/minor party success in the United States?

(15) What are two examples of third parties in the U.S.?

(16) What are views held by most citizens on a given issue?

(17) What factors shape public opinion?

(18) What measures public opinion?

(19) What are three examples of mass media?

(20) What groups of people who unite to promote their ideas?

(21) What are five types of interest groups?

(22) What is an example of a business/industry-related interest group?

(23) What is an example of a labor union interest group?

(24) What is an example of a professional-related interest group?

(25) What is an example of an identity group advocacy interest group?

(26) What is an example of a single-issue interest group?

(27) What do interest groups set up to raise unlimited amounts of money used to support/oppose political candidates?

(28) What is the right to vote called?

(29) Suffrage what limited most to whom early on in the United States?

(30) What were three ways suffrage was denied to African-Americans?

(31) What amendment expanded suffrage to all male citizens, including former male slaves?

(32) What amendment expanded suffrage to all female citizens?

(33) What amendment expanded suffrage to all citizens above 18 years of age?

(34) What legislation banned discriminatory voting practices that denied suffrage to African-Americans, permitting the federal government to step in if states were involved in the practices?

(35) What are the requirements for voting?

(36) What is the geographic location on which a person’s polling place is based?

(37) What is the place where people cast their ballots?

(38) What is the list of all candidates for a given election, & on which people make their selections?

(39) What is a voter that votes for candidates of the same political party in all races on the ballot?

(40) What is a voter that votes for candidates of different political parties in difference races on the ballot?

(41) What is a person who is not affiliated with a political party?

(42) What are states that almost always vote for Republicans?

(43) What are states that almost always vote for Democrats?

(44) What are states where both major parties often win election, and where election results are often very close?

(45) In what type of states do presidential candidates spend the most time right before an election?

(46) What elections involve members of the same party running against each other for their party’s nomination?

(47) What elections involve members of different parties running against each other, occurring in November?

(48) What type of primary is restricted to party members only?

(49) In what type of primary can citizens vote, regardless of party affiliation?

(50) What type of elections involve the top two vote-getters in a previous election where no candidate received a majority of the vote facing off against each other, so that the winner gets a majority?

(51) What type of elections involve voters trying to remove an elected official from office before the next regularly-scheduled election?

(52) What kinds of messages are often used by politicians and interest groups to influence public opinion, and are often misleading or incomplete?

(53) What are four examples of propaganda?

(54) How is the president elected?

(55) How many electoral votes does a presidential candidate need to win?

(56) Does the winner of electoral votes always match the winner of the popular vote?

(57) What determines the number of electoral votes each state has?

(58) North Carolina has 13 representatives in the U.S. House. How many electoral votes does NC have?

(59) What concept relates to the fact that candidates win all of a state’s electoral votes, regardless of how narrowly or widely they won?

**CIVICS & ECONOMICS – FINAL EXAM REVIEW – UNIT #7**

(1) What is the central problem in economics, describing how resources are LIMITED & needs/wants are UNLIMITED?

(2) What does scarcity force us to make?

(3) What are the 3 major economic decisions we make?

(4) All economic decisions involve what three things?

(5) What concept describes the MOTIVATIONS of economic actors?

(6) What concept describes the DECISION ALTERNATIVES economic actors face in a given situation?

(7) What concept describes the NEXT-BEST ALTERNATIVE that is GIVEN UP when one alternative is picked over others?

(8) What concept refers to how efficiently producers make goods/services with the factors of production that they use?

(9) Automation, division of labor, specialization, and innovation are all ways to increase what?

(10) What concept refers to changing the way something is produced, either with a new invention or a new process?

(11) What concept refers to splitting production into smaller tasks, each task delegated to an individual, such as the assembly line?

(12) What concept refers to replacing human labor with machines, such as with self-checkout at the grocery store?

(13) What concept refers to breaking down production into smaller tasks, so that individuals, businesses, geographic regions, or even entire countries can focus on what they do better than others?

(14) What are tangible products that satisfy our needs/wants?

(15) What is work provided for someone else that satisfies a need/want?

(16) What are the inputs needed to produce the goods/services that we need/want collectively known as, including land, labor, capital (financial, human, & physical), & entrepreneurship?

(17) What factor refers to the managerial skills, creativity, & risk-taking associated with producing a good/service?

(18) What factor refers to the raw materials or natural resources & property associated with producing a good/service?

(19) What factor refers to the human work contribution that is associated with producing a goods/service?

(20) What factor refers to the machinery, tools, equipment, & buildings associated with the production of good/service?

(21) What factor refers to the skills, knowledge, & experience associated with the production of a good/service?

(22) What factor refers to the funding used to purchase other factors associated with the production of a good/service?

(23) In what way do goods/services, money, & factors of production flow?

(24) What four sectors comprise the circular flow of economic activity?

(25) In what type of market do CONSUMERS SPEND wages on goods/services bought and producers earn revenue on sales?

(26) In what type of market do consumers earn wages by providing labor and PRODUCERS SPEND revenue on production?

(27) What is money spent on the production of goods/services?

(28) What is money earned on the sale of goods/services?

(29) What type of costs stay the same, REGARDLESS OF PRODUCTION LEVELS?

(30) What type of costs CHANGE, increasing as the number of units of a good/service produced increases?

(31) What is the cost of producing ONE ADDITIONAL UNIT of a good/service?

(32) How are variable costs calculated?

(33) How are total costs calculated?

(34) What is the revenue of selling ONE ADDITIONAL UNIT of a good/service?

(35) How is total revenue calculated?

(36) What is it called when total REVENUES EQUAL total COSTS for a business?

(37) What is it called when REVENUES EXCEED (are greater than) total COSTS for a business?

(38) What is it called when total COSTS EXCEED total REVENUES for a business?

(39) What is the additional satisfaction we receive from ONE ADDITIONAL UNIT of something?

(40) What principle states that, as additional units are used, the marginal benefit of each additional unit decreases, until it becomes less beneficial to produce/consume additional units?

(41) According to the law of diminishing returns, when should producers/consumers stop producing/consuming additional units?

(42) What types of businesses are owned by one person/household?

(43) What types of businesses are owned by two or more people/households?

(44) What disadvantage of sole proprietorships & partnerships describes the situation of being completely responsible for damages for lawsuits or debts incurred to creditors/suppliers?

(45) What are prepackaged businesses for which people purchase rights from trademarked corporations to open up local chains, often including gas stations & fast-food restaurants?

(46) What is the main advantage of a franchise business?

(47) What is the main disadvantage of a franchise business?

(48) What type of business is owned by stockholders who buy shares of stock in a company?

(49) What is the portion of a corporation’s earnings paid out to stockholders on each share a stockholder owns?

(50) What is it called when one business buys or joins with another?

(51) What type of merger involves one business buying another business that produces the same type of good/service?

(52) What type of merger involves one business buying another business that was its supplier or customer?

(53) What types of corporations result from many horizontal & vertical mergers and involve many different types of businesses?

(54) What are companies called that have business operations & offices in many countries?

(55) What is it called when only one business/firm controls the entire market for a good/service?

(56) What is it called when only a few businesses/firms control the entire market for a good/service?

(57) What can happen to prices in an oligopoly?

(58) Markets are said to be what when: (i) there are many producers & consumers, (ii) when price information is equally available to producers/consumers, & (iii) barriers to enter the market are low?

(59) Economy where economic decisions are made by central planning with government officials; factors of production are owned by the government, NOT by individuals or businesses

(60) Economy where BOTH government & individuals / businesses make economic decisions

(61) When central governments make economic decisions

(62) “Father of communism”; predicted that workers (proletariat) would overthrow the capitalists/owners (bourgeoisie) in a revolution to create a classless society

(63) Economic theories that explain that government should step in and hire people during economic downturns to stabilize the economy and promote economic growth

(64) Economy where factors of production are owned by individuals/businesses who also make all economic decisions; relies on free enterprise & consumer sovereignty

(65) The idea put forth by Adam Smith that government shouldn’t interfere with economic decisions of individuals/businesses.

(66) Economy where economic decisions are based on custom/habit; use traditional materials and methods of production; difficult to adjust to sudden changes

(67) “Father of capitalism”; developed the ideas of *laissez-faire* & the “invisible hand”

(68) The idea that people produce goods/services for others, not out of kindness, but out of self-interest

(69) The idea that producers only produce those goods/services that customers are willing to buy

**CIVICS & ECONOMICS – FINAL EXAM REVIEW – UNIT #8**

(1) Amount a person earns BEFORE taxes & expenses

(2) Amount a person has remaining of their earnings AFTER taxes but BEFORE expenses

(3) Amount a person has remaining of their earnings AFTER taxes & necessary expenses

(4) Amount a person has remaining of their earnings after all taxes & expenses

(5) What tool is used to monitor income/earnings & spending, to analyze expenses over time & across categories, and to plan for future purchases?

(6) What balance involves more income than expenses?

(7) What balance involves more expenses than income?

(8) What situation often arises for individuals when they have a deficit balance?

(9) Reporting faulty products, comparison shopping, gathering information about businesses/products, avoiding emotional advertising, & using caution with alternative shopping methods (used, mail, online, etc.) are examples of what?

(10) To purchase safe products, to be informed & protected against fraud, to choose among a variety of products at competitive prices, to be heard by lawmakers when consumer issues are debated, to redress when products/services cause financial or physical harm – are all examples of what?

(11) What does it mean to examine the quality and price of different brands/types and at different stores in order to get the best value for your money?

(12) Purpose of Consumer Product Safety Commission

(13) Purpose of Securities & Exchange Commission

(14) What type of products are nearly identical to name-brand products but cheaper?

(15) Which major organization run by business groups keeps records of complaints from consumers about businesses?

(16) What tends to happen to a person’s income with higher educational attainment?

(17) Money loaned to a person with the promise to pay it back at a later date

(18) The person/institution who receives loaned money

(19) The person/institution that loans money

(20) What is the cost of borrowing money to the borrower or earnings received from the lender called?

(21) What is the original amount of money borrowed or deposited into an account called?

(22) What type of interest builds ONLY ON THE PRINCIPAL?

(23) What type of interest builds ON BOTH THE PRINCIPAL & PREVIOUS INTEREST?

(24) Which type of interest grows faster?

(25) Which type of interest is better from a borrower’s perspective?

(26) Which type of interest is better from a lender/depositor’s perspective?

(27) What is property that is pledged as security if a borrower cannot repay loaned money?

(28) When a person pays a part of the purchase price out of their own funds, allowing them to borrow less money and avoid additional interest payments?

(29) What is the lowest payment you are allowed to pay on a credit card bill?

(30) Why it is better for the cardholder to pay the entire amount on a credit card bill each month?

(31) What is the evaluation of a person’s ability to repay borrowed money, or their creditworthiness?

(32) What is a major advantage of having a high credit rating?

(33) Missed job opportunities, eligibility only for high-interest loans, & required security deposits for utilities (phone, electricity, etc.) result from what?

(34) What type of non-fixed income is based on hourly-payment for work?

(35) What type of non-fixed income is based on extra payments for services performed?

(36) What type of fixed income is based on annual work?

(37) What type of investment income is based on payments made by corporations to stockholders?

(38) Type of income is based on selling property or other investments for a greater price than what was paid for them

(39) Type of tax rate that refers to the percentage at which your last/highest dollar of income falls?

(40) Overall tax rate, or taxes paid divided by gross income

(41) Types of expenses are often fixed (name two)

(42) Types of expenses are often non-fixed (name two)

(43) What is it called when a person withdraws funds from a checking account that exceed the balance of that account?

(44) What is it called when an employer has your paycheck electronically placed into your account(s) in a financial institution?

(45) What government corporation insures deposits in checking, savings, money market, & CD accounts?

(46) Account that allows you to withdraw/deposit funds; allows purchases via check or debit card; often has no interest payments

(47) Account that allows you to withdraw or deposit funds at any time and usually pays a low interest rate

(48) Account that pays higher interest rate than regular savings account, but requires you to keep money in the account for a certain period of time, usually a year or more; low risk

(49) Account that pays a higher interest rate than regular savings account, but requires that you keep a high minimum balance of funds in the account at all times

(50) Investment where you receive partial ownership in a corporate, are entitled to dividend payments, & have the opportunity to earn a capital gain if you sell for more than which you originally paid

(51) Savings bonds issued by federal govt; considered one of the safest investments because it is backed by the full-faith-and-credit of the US govt

(52) Money pooled by investors, managed by financial experts, and invested by in many stocks & bonds so as to spread risk and reduce the risk that you will lose your entire investment

(53) What is the idea that investors demand higher interest payments (returns) on riskier investments?

(54) What is it called when a person puts long-term financial goals ahead of short-term wants?

(55) What is it called when a person puts short-term wants ahead of long-term financial goals?

(56) What type of immediate gratification involves purchasing items based on emotions instead of rational decision-making?

**CIVICS & ECONOMICS – FINAL EXAM REVIEW – UNIT #9 (PART ONE)**

(1) Why do nations trade, involving their ability to produce a good at a lower opportunity cost that other nations?

(2) Comparative advantage leads to what among countries, or doing what they do best?

(3) Because of specialization, countries can usually produce an extra amount, or what of goods?

(4) When countries have a surplus of a good, they can seek out new markets overseas & do what with these goods?

(5) While trade allows countries to access goods cheaper, it also threatens what?

(6) What are policies aimed at protecting domestic industries called?

(7) What two protectionist policies are often used?

(8) What are taxes on imported goods?

(9) What is the major effect of tariffs?

(10) What are limits on the amount of imported goods?

(11) What is the removal of trade barriers b/w countries?

(12) What is the major free trade agreement among the USA, Canada, & Mexico?

(13) What is the major free trade zone in Europe called?

(14) When countries export goods, they receive what in return?

(15) When countries import goods, they send out what in return?

(16) What is it called when the value of exports exceeds the value of imports?

(17) What is it called when the value of imports exceeds the value of exports?

(18) What states that, all things equal, consumers will purchase higher quantities of a good at lower prices?

(19) By what motive are consumers driven?

(20) What is the slope of the demand curve?

(21) What chart shows the quantity demanded of a good over the range of possible market prices?

(22) When demand increases, the demand curve shifts in what direction?

(23) When the demand decreases, the demand curve shifts in what direction?

(24) When population decreases, what happens to demand?

(25) When population increases, what happens to demand?

(26) When consumers’ incomes decrease, what happens to demand?

(27) When consumers’ incomes increase, what happens to demand?

(28) When consumers’ confidence in their future economic situation increases, what happens to demand?

(29) When consumers’ confidence in their future economic situation decreases, what happens to demand?

(30) What are the two types of related goods?

(31) What is an example of substitutes?

(32) What is an example of complements?

(33) For what type of goods does demand decrease when the price of its related good increases?

(34) For what type of goods does demand increase when the price of its related good increases?

(35) What would happen to demand for Netflix/Hulu if the price of cable increases?

(36) What would happen to demand for jelly if the price of peanut butter decreases?

(37) What states that, all things equal, producers will produce higher quantities of a good at higher prices?

(38) By what motive are producers driven?

(39) What is the slope of the supply curve?

(40) What chart shows the quantity supplied of a good over the range of possible market prices?

(41) When supply increases the supply curve shifts in what direction?

(42) When supply decreases the supply curve shifts in what direction?

(43) When production costs increase, what happens to supply?

(44) When production costs decrease, what happens to supply?

(45) When productivity increases or technological advances allow increased productivity, what happens to supply?

(46) When government increases taxes or regulations on a business, what happens to supply?

(47) When government increases subsidies relating to a business, what happens to supply?

(48) When government decreases taxes or regulations on a business, what happens to supply?

(49) When government decreases subsidies relating to a business, what happens to supply?

(50) When businesses expect consumers’ demand to fall in the near future, what happens to supply?

(51) When businesses expect consumers’ demand to fall in the near future, what happens to supply?

(52) Where do the supply and demand curves intersect, & where quantity supplied equals quantity demanded?

(53) What 2 situations don’t exist at the equilibrium price?

(54) What is the situation where quantity supplied is greater than quantity demanded?

(55) What is the situation where quantity demanded is greater than quantity supplied?

(56) What do surpluses signal about prices?

(57) What will tend to happen to prices when there is a surplus?

(58) What do shortages signal about prices?

(59) What will tend to happen to prices when there is a shortage?

(60) What is it called when the government sets the lowest legal price that can be paid for a good/service?

(61) What is it called when the government sets the highest legal price that can be paid for a good/service?

(62) What is an example of a price ceiling?

(63) What is an example of a price floor?

(64) Price floors are usually set where in relation to the equilibrium price of a good/service?

(65) Price ceilings are usually set where in relation to the equilibrium price of a good/service?

(66) Price floors may result in surpluses or shortages?

(67) Price ceilings may result in surpluses or shortages?

(68) What happens to an equilibrium price when supply decreases & demand increases SIMULTANEOUSLY?

(69) What happens to an equilibrium price when supply increases & demand decreases SIMULTANEOUSLY?

(70) What happens to an equilibrium price when supply & demand change in the same direction SIMULTANEOUSLY?

(71) Draw a graph, labelling: the supply curve (S), demand curve (D), equilibrium price (E), where surpluses occur (+), where shortages occur (-), & the two axes (P & Q).

(72) Periods of economic growth are known as what?

(73) Periods of economic decline are known as what?

(74) Periods of economic decline lasting more than six consecutive months are known as what?

(75) Periods of sever economic decline are known as what?

(76) What is the highest point in an economic expansion?

(77) What is the lowest point in an economic expansion?

(78) What is the alternation of economic ups & downs?

(79) What is the main measure of an economy’s performance & the value of all goods/services produce in a country w/in a year?

**CIVICS & ECONOMICS – FINAL EXAM REVIEW – UNIT #9 (PART TWO)**

(80) What happens to gross domestic product during economic expansions?

(81) What happens to gross domestic product during economic contractions/recessions?

(82) What happens to the unemployment rate during economic expansions?

(83) What happens to the unemployment rate during economic contractions/recessions?

(84) What happens to stock market indexes during economic expansions?

(85) What happens to stock market indexes during economic contractions/recessions?

(86) What happens to consumer demand during economic expansions?

(87) What happens to consumer demand during economic contractions/recessions?

(88) What happens to production levels during economic expansions?

(89) What happens to production levels during economic contractions?

(90) When do more new businesses tend to open during the business cycle?

(91) When do more business failures tend to occur during the business cycle?

(92) What two things does government tend to do with regard to fiscal policy during economic contractions/recessions?

(93) What two things does the government tend to do with regard to fiscal policy during economic expansions?

(94) What is the goal of fiscal & monetary policy during economic contractions/expansions?

(95) What is the biggest risk during rapid economic expansion?

(96) What is inflation?

(97) Which policies involve taxes & spending?

(98) Which policies involve decisions about the money supply via interest rates?

(99) Who deals with monetary policy?

(100) Who deals with fiscal policy?

(101) What difficulty lies with fiscal policy?

(102) What are the three functions of money?

(103) What are the major financial institutions where individuals & businesses deposit money & take out loans?

(104) From where do commercial banks borrow their money?

(105) What are the three major functions of the Federal Reserve?

(106) What is the major way that the Fed control the money supply?

(107) What are the three ways the Fed controls the money supply?

(108) What are discount rates?

(109) What are reserve requirements?

(110) What are open-market operations?

(111) What does the Fed do to stimulate economic growth with regard to the discount rate?

(112) What is the effect of the Fed decreasing the discount rate?

(113) What does the Fed do to slow economic growth & prevent high inflation with regard to the discount rate?

(114) What is the effect of the Fed increasing the discount rate?

(115) What does the Fed do to stimulate economic growth with regard to the reserve requirement?

(116) What is the effect of the Fed decreasing the reserve requirement?

(117) What does the Fed do to slow economic growth & prevent high inflation with regard to the reserve requirement?

(118) What is the effect of the Fed increasing the reserve requirement?

(119) What does the Fed do to stimulate economic growth with regard to open-market operations?

(120) What is the effect of the Fed buying Treasury bills from investors?

(121) What does the Fed do to slow economic growth & prevent high inflation with regard to open-market operations?

(122) What is the effect of the Fed selling Treasury bills to investors?