

<p>(8) Apply principles of money management to the preparation of a personal budget that addresses housing, transportation, food, clothing, medical expenses, insurance, checking and savings accounts, loans, investments, credit, and comparison shopping.</p>				
<p>(9) Describe individual and civic responsibilities of citizens of the United States.</p> <p>Examples: individual—respect for rights of others, self-discipline, negotiation, compromise, fiscal responsibility civic—respect for law, patriotism, participation in political process, fiscal responsibility</p> <ul style="list-style-type: none"> • Differentiating rights, privileges, duties, and responsibilities between citizens and noncitizens • Explaining how United States' citizenship is acquired by immigrants • Explaining character traits that are beneficial to individuals and society <p>Examples: honesty, courage, compassion, civility, loyalty</p>				
<p>(10) Compare changes in social and economic conditions in the United States during the twentieth and twenty-first centuries.</p> <p>Examples: social—family values, peer pressure, education opportunities, women in the workplace</p> <p>economic—career opportunities, disposable income, consumption of goods and services</p> <ul style="list-style-type: none"> • Determining benefits of Alabama's role in world trade (Alabama) • Tracing the political and social impact of the modern Civil Rights Movement from 1954 to the present, including Alabama's role (Alabama) 				

<p>(11) Describe how the United States can be improved by individual and group participation in civic and community activities.</p> <ul style="list-style-type: none"> Identifying options for civic and community action <p>Examples: investigating the feasibility of a specific solution to a traffic problem, developing a plan for construction of a subdivision, using maps to make and justify decisions about best locations for public facilities</p> <ul style="list-style-type: none"> Determining ways to participate in the political process <p>Examples: voting, running for office, serving on a jury, writing letters, being involved in political parties and political campaigns</p>				
<p>(12) Identify contemporary American issues since 2001, including the establishment of the United States Department of Homeland Security, the enactment of the Patriot Act of 2001, and the impact of media analysis. (Content covered again in 11th grade COS)</p>				