PROPOSED REGULATION OF THE

STATE BOARD OF EDUCATION

LCB File No. R059-19

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EXPLANATION – Matter in *italics* is new; matter in brackets [omitted material] is material to be omitted.

AUTHORITY: §§1-5, NRS 389.074 and 389.520.

A REGULATION relating to curriculum; revising the performance standards for instruction in the subject of economics within the course of study of social studies for grades 3 to 12, inclusive, relating to financial literacy; and providing other matters properly relating thereto.

Legislative Counsel's Digest:

Existing law requires each public school in this State to provide instruction in financial literacy to pupils enrolled in grades 3 to 12, inclusive. Existing law further requires the State Board of Education to adopt standards of content and performance for such instruction, which must be included within a course of study for which the Council to Establish Academic Standards for Public Schools has established the relevant standards, including a course of study in social studies, mathematics or social studies. (NRS 389.074, 389.520) Existing law requires that a course of study in social studies include only the subjects of history, geography, economics and government. (NRS 389.520) Existing regulations prescribe the performance standards for a course of study in social studies that a pupil is required to meet by the completion of kindergarten and grades 1 to 12, inclusive. (NAC 389.238, 389.2421, 389.2437, 389.254, 389.2933, 389.2942, 389.372, 389.511) This regulation adopts performance standards for the subarea of financial literacy within the subject of economics that is included within a course of study in social studies for pupils enrolled in grades 3 to 12, inclusive.

Section 1. NAC 389.254 is hereby amended to read as follows:

389.254 By the beginning of the third grade, pupils must know and be able to do everything required in the previous grades for social studies offered in public schools. Instruction in the third grade in social studies must be designed so that pupils meet the following performance standards by the completion of the third grade:

- 1. For the area of social study skills:
- (a) Acquire and apply skills of reading, writing and oral communication to construct knowledge, as demonstrated by the ability of the pupil to:
 - (1) Use prereading strategies to skim text for main ideas.
 - (2) Identify main ideas and the sequences of events in the context of social studies.
 - (3) Use reading and writing to respond to literature.
 - (4) Identify fact and opinion.
 - (5) Increase comprehension using graphic organizers.
 - (6) Use content specific vocabulary in sentences.
- (b) Acquire, organize, use and evaluate information that prepares a pupil to be an active, informed and literate citizen, as demonstrated by the ability of the pupil to:
 - (1) Research a prescribed topic in social studies.
 - (2) Conduct research by locating, gathering and organizing information.
 - (3) Present information orally and in writing.
 - (4) Read maps, graphs, charts and diagrams for information.
- (5) Demonstrate acceptable social and ethical behaviors when using technology and discuss the consequences of the inappropriate use of technology.
- (6) Use technological resources for solving problems, communicating and illustrating thoughts and ideas.
 - (7) Use technology to effectively access information.
- (c) Demonstrate historical comprehension by analyzing and interpreting historical documents and artifacts that present alternative voices, accounts and interpretations or perspectives on past events, as demonstrated by the ability of the pupil to:

- (1) Demonstrate an understanding of chronology by reading a timeline.
- (2) Read and discuss historical fiction.
- (3) Identify different perspectives.
- (d) Demonstrate skills which prepare a pupil to be an active, informed and literate citizen, as demonstrated by the ability of the pupil to:
- (1) Demonstrate responsibility for the well-being of himself or herself and his or her family.
 - (2) Listen and participate as a member of a group in the classroom.
 - 2. For the area of history:
- (a) Understand the development, characteristics and interactions of persons, cultures, societies, religions and ideas, as demonstrated by the ability of the pupil to:
- (1) Learn about persons in the community and discuss the contributions of those persons to the community.
- (2) Use artifacts and other primary resources to investigate the contributions of persons and families to the founding and development of the local community.
- (3) Learn about persons from around the world and discuss the contributions of those persons.
- (b) Understand the influences of persons, events, ideas and conflicts in the development of nations, empires, cultures and political and economic ideas, as demonstrated by the ability of the pupil to:
 - (1) Discuss the resolution of conflicts through compromise.
 - (2) Explain how memorials honor and remember persons.

- (c) Understand the influences of social ideas and personal action on social, political, economic and technological change, as demonstrated by the ability of the pupil to:
 - (1) Explain how the actions of heroes and heroines make a difference.
- (2) Determine what it means to be a citizen of the United States and describe the achievements of famous and ordinary citizens.
- (3) Define the term "ethnicity" and explain that persons who make contributions to their communities include persons who have diverse ethnic origins, customs and traditions.
 - (4) Demonstrate respect for other pupils, the community and the world.
 - (5) Explain how technology in the pupil's home and school affects the pupil's life.
 - (6) Discuss the effects of events reported by the media on persons in the community.
 - 3. For the area of geography:
- (a) Use maps, globes and other geographic tools and technologies to locate and extrapolate information about persons, places and environments, as demonstrated by the ability of the pupil to:
 - (1) Identify and use the cardinal directions on a compass rose to locate places on a map.
 - (2) Differentiate between a city and a state using appropriate examples.
 - (3) Compare uses of maps and globes.
- (4) Identify and explain simple spatial patterns on a map, including, without limitation, population centers, farmland and mountains.
- (5) Construct a simple map which includes, without limitation, a title, symbols and directions from a bird's-eye view.
- (6) Recognize different types of maps, including, without limitation, maps of the neighborhood, school and classroom.

- (7) List careers that require the use of geographic tools.
- (b) Understand the physical and human features of places, and use that information to define and study regions and their patterns of changes, as demonstrated by the ability of the pupil to:
 - (1) Distinguish between physical and human features.
- (2) Identify characteristics of neighborhoods and communities, including, without limitation, the physical and geographical differences, land use and population density.
 - (3) Identify ways persons can express their culture.
- (4) List ways persons view their own communities, including, without limitation, a ranching community and a tourist destination.
- (5) List ways persons use technology for geographic purposes, including, without limitation, for forecasting the weather and taking aerial photographs to measure changes in population over a period of time.
 - (6) Locate and name the states that surround Nevada.
 - (7) Identify latitude and longitude on a map or globe.
- (c) Understand how economic, political and cultural processes interact to shape patterns of human migration and settlement, influence and interdependence, and conflict and cooperation, as demonstrated by the ability of the pupil to:
- (1) Compare population distribution across regions using maps and mathematical representations, including, without limitation, tables and graphs.
 - (2) Identify the types of transportation and communication networks.
 - (3) List reasons for choosing to live in urban and rural communities.
 - (4) Use a map to display information about an economic product.
 - (5) Describe the purposes for various organizations.

- (d) Understand the effects of interactions between human and physical systems, and changes in the use, distribution and importance of resources, as demonstrated by the ability of the pupil to:
- (1) Predict possible geographic changes that could take place in the neighborhood or community.
- (2) List tools, machines or technologies that persons use to change the physical environment.
 - (3) Compare ways persons modify the physical environment.
 - (4) Identify persons, groups and organizations that respond to natural hazards.
- (5) Describe ways persons depend on and manage natural resources within their communities.
 - 4. For the area of economics:
- (a) Understand how scarcity and incentives affect choices, how markets work, why markets form, how supply and demand interact to determine the market price and how changes in prices act as economic signals to coordinate trade, as demonstrated by the ability of the pupil to:
- (1) Identify needs as high priority wants and identify wants as goods, service or leisure activities.
 - (2) Give examples of the prices consumers have paid when buying goods and services.
 - (3) Give examples of the prices set by businesses for selling goods and services.
 - (4) Demonstrate an understanding of income and give examples.
- (b) Identify indicators used to measure economic performance, understand important aspects of how the economy acts as a system, and understand the roles of money, interest rates, saving

and borrowing, financial institutions and the central banking system in the economy, as demonstrated by the ability of the pupil to:

- (1) Identify forms of money used by persons across time and in different places.
- (2) Define terms used in banking, including, without limitation, "saving," "interest" and "borrowing."
 - (3) Identify reasons persons use banks.
- (c) Identify the causes of economic change, and explain how the economic system of the United States responds to those changes and how other economic systems respond to changes, as demonstrated by the ability of the pupil to:
 - (1) Identify and explain what business owners do.
 - (2) Identify classroom resources that are limited and must be shared.
- (d) Explore trends in international trade, the impact of trade on the economy of the United States and the role of exchange rates, as demonstrated by the ability of the pupil to differentiate between barter and monetary trade.
 - (e) For the subarea of financial literacy:
 - (1) Distinguish between needs and wants.
 - (2) Describe the difference between saving and spending.
- (3) Define personal information and the types of such information that are appropriate for a pupil to share and the types of such information that a pupil should keep private.
 - 5. For the area of civics:
- (a) Know why society needs rules, law and governments, and understand the roles, rights and responsibilities of citizens, as demonstrated by the ability of the pupil to:

- (1) Identify rules, laws and authorities that keep persons safe and property secure and discuss examples of each.
- (2) Discuss that the democratic process involves voting, majority rule and the setting of rules
 - (3) Explain personal responsibilities in the classroom and the school.
 - (4) Recognize the Pledge of Allegiance and discuss its purpose.
 - (5) Explain why we have patriotic activities, holidays and symbols.
- (b) Understand the United States Constitution and the government created by the United States Constitution, including, without limitation, the relationship between national and subnational governments, and the structure and function of state and local governments, as demonstrated by the ability of the pupil to:
 - (1) Name the current President of the United States.
 - (2) Name the current mayor of the town in which the pupil resides, if applicable.
- (c) Describe the roles of political parties, elections, interest groups, the media and public opinion in the democratic process, as demonstrated by the ability of the pupil to:
 - (1) List the qualities of a leader.
 - (2) Discuss why persons form interest groups.
 - (3) Introduce sources of information which persons use to form an opinion.
- (d) Explain the different political systems in the world and how those systems relate to the United States and the citizens of the United States, as demonstrated by the ability of the pupil to identify the city, state and country in which the pupil resides.
 - **Sec. 2.** NAC 389.2933 is hereby amended to read as follows:

389.2933 By the beginning of the fourth grade, pupils must know and be able to do everything in the previous grades for social studies offered in public schools. Instruction in the fourth grade in social studies must be designed so that pupils meet the following performance standards by the completion of the fourth grade:

- 1. For the area of social study skills:
- (a) Acquire and apply skills of reading, writing and oral communication to construct knowledge, as demonstrated by the ability of the pupil to:
 - (1) Skim text for main ideas.
- (2) Identify the main idea, sequence of events, and cause and effect in the context of social studies
 - (3) Identify fact and opinion.
 - (4) Use reading and writing to respond to historical literature.
 - (5) Increase comprehension by taking notes and using graphic organizers.
- (b) Acquire, organize, use and evaluate information that prepares a pupil to be an active, informed and literate citizen, as demonstrated by the ability of the pupil to:
 - (1) Ask questions to identify a research topic.
 - (2) Conduct research by locating, gathering and organizing information.
 - (3) Present information orally and in writing.
 - (4) Create maps, graphs, charts and diagrams to demonstrate knowledge.
- (5) Demonstrate acceptable social and ethical behaviors when using technology and discuss the consequences of the inappropriate use of technology.
- (6) Use technological tools for personal and collaborative writing, communication and publishing.

- (7) Use technology to efficiently and effectively access information.
- (c) Demonstrate historical comprehension by analyzing and interpreting historical documents and artifacts that present alternative voices, accounts and interpretations or perspectives on past events, as demonstrated by the ability of the pupil to:
 - (1) Demonstrate an understanding of chronology by recording events on a timeline.
 - (2) Read folk tales and legends regarding the history of Nevada.
 - (3) Discuss multiple perspectives of history.
- (d) Demonstrate skills which prepare a pupil to be an active, informed and literate citizen, as demonstrated by the ability of the pupil to:
- (1) Demonstrate responsibility for the well-being of himself or herself and his or her family.
 - (2) Listen and participate as a member of a group in the classroom.
 - (3) Participate as a member of the school community.
 - 2. For the area of history:
- (a) Understand the development, characteristics and interaction of persons, cultures, societies, religions and ideas, as demonstrated by the ability of the pupil to:
 - (1) Describe the lifestyles of the Desert Archaic culture of Nevada.
 - (2) Define the term "hunter-gatherer."
 - (3) Describe the lifestyles of the Native American cultures of Nevada.
- (4) Discuss the interactions of pioneers with the Native Americans in the Great Basin region.
 - (5) Identify the contributions of immigrants in Nevada.

- (b) Understand the influences of persons, events, ideas and conflicts in the development of nations, empires, cultures and political and economic ideas, as demonstrated by the ability of the pupil to:
- (1) Discuss examples of compromise and conflict within Nevada, including, without limitation, the Pyramid Lake Wars, water allocation and the Sagebrush Rebellion.
 - (2) Describe the experiences of pioneers who moved west.
 - (3) Identify explorers and settlers in preterritorial Nevada.
- (4) Identify the diversity within the population of early settlers in Nevada and discuss their experiences.
- (5) Explain the symbols, mottos and slogans related to Nevada, including, without limitation, the phrase "Battle Born," the State Seal and the phrase "Silver State."
 - (6) Explain how the conflicts of the United States affected life and society in Nevada.
- (c) Understand the influences of social ideas and personal action on social, political, economic and technological change, as demonstrated by the ability of the pupil to:
- (1) Compare or contrast, or both, the daily life of the pupil to children who lived in Nevada in the past.
- (2) Recognize that communities include persons who have diverse ethnic origins, customs and traditions.
 - (3) Recognize persons in the community who make contributions to Nevada.
 - (4) Define the term "social responsibility."
- (5) Explain how advances in technologies have affected Nevada, including, without limitation, advances in railroads, mining and gaming.
 - (6) Discuss major events at the local and state level that are reported by the media.

- (d) Understand the interactions and interdependence among nations around the world and the impact of economics, politics, religions and cultures on international relationships, as demonstrated by the ability of the pupil to describe the economic and cultural influences of other nations on Nevada.
 - 3. For the area of geography:
- (a) Use maps, globes and other geographic tools and technologies to locate and extrapolate information about persons, places and environments, as demonstrated by the ability of the pupil to:
- (1) Identify and use intermediate directions on a compass rose to locate places on a map of Nevada
- (2) Identify spatial patterns on a map of Nevada, including, without limitation, deserts, mountains and populations.
 - (3) Construct a map of Nevada displaying human and physical features.
- (4) Use different types of maps of Nevada to understand spatial distribution, including, without limitation, population maps and physical maps.
- (b) Understand the physical and human features of places, and use that information to define and study regions and their patterns of changes, as demonstrated by the ability of the pupil to:
- (1) Describe the distinguishing features of the historical regions of Nevada, including, without limitation, the tribal territories of Native Americans, pioneer trails and settlement areas.
 - (2) Identify the regional changes in Nevada over a period of time.
- (3) Identify and describe the diversity and cultural traditions of the residents of Nevada, including, without limitation, Native Americans and the Basque community.

- (4) Demonstrate how regional change in Nevada from one decade to the next decade has affected the characteristics of a place, including, without limitation, how plows allow farmers to prepare the land for planting and how pick axes assist in mining operations.
 - (5) Locate the counties of Nevada and their county seats.
 - (6) Identify the equator, prime meridian and international date line.
- (c) Understand how economic, political and cultural processes interact to shape patterns of human migration and settlement, influence and interdependence, and conflict and cooperation, as demonstrated by the ability of the pupil to:
 - (1) Describe differences in the distribution of population within regions of Nevada.
 - (2) List examples of the movement of persons, goods and ideas into and across Nevada.
 - (3) Describe the differences among rural, suburban and urban settlements in Nevada.
- (4) Describe historical and current economic issues in Nevada using geographic resources, including, without limitation, illustrating demographic changes due to mining and gaming.
 - (5) Describe why types of organizations may differ by geographic region in Nevada.
- (d) Understand the effects of interactions between human and physical systems, and changes in the use, distribution and importance of resources, as demonstrated by the ability of the pupil to:
- (1) Describe ways physical environments affect human activity in Nevada using historical and contemporary examples.
- (2) Describe how technologies altered the physical environment in Nevada and the effects those changes have on the residents of Nevada.
- (3) Explore the impact of human modifications to the physical environment of Nevada on the residents of Nevada.

- (4) Identify natural hazards in Nevada and the impact of those hazards on the population of Nevada.
 - (5) Describe the distribution patterns of natural resources in Nevada.
 - 4. For the area of economics:
- (a) Understand how scarcity and incentives affect choices, how markets work, why markets form, how supply and demand interact to determine the market price and how changes in prices act as economic signals to coordinate trade, as demonstrated by the ability of the pupil to:
- (1) Give examples of incentives and determine whether those incentives are positive or negative.
- (2) Give reasons why consumers choose to purchase a good or service, including, without limitation, why consumers purchase more of a good or service when the price for the good or service is low and why consumers purchase less of a good or service when the price for the good or service is high.
 - (3) Identify factors within the control of a person that affect the likelihood of employment.
- (4) Explain why persons who trade must benefit from the trade, including, without limitation, trading lunch items.
- (b) Identify indicators used to measure economic performance, understand important aspects of how the economy acts as a system, and understand the roles of money, interest rates, saving and borrowing, financial institutions and the central banking system in the economy, as demonstrated by the ability of the pupil to:
- (1) Discuss how the discovery of silver in Nevada affected the forms of money in circulation.
 - (2) Identify instances in which persons might pay interest or receive interest.

- (3) Discuss the reasons persons use banks.
- (4) Define the term "productive resources."
- (5) Define the term "per capita."
- (c) Identify the causes of economic change, and explain how the economic system of the United States responds to those changes and how other economic systems respond to changes, as demonstrated by the ability of the pupil to:
- (1) Identify a for-profit and a not-for-profit organization within the community and a service each such organization provides.
 - (2) Define the term "entrepreneur" and identify entrepreneurs in Nevada.
 - (3) Describe resources that are limited in Nevada and ways in which resources are shared.
- (d) Explore trends in international trade, the impact of trade on the economy of the United States and the role of exchange rates, as demonstrated by the ability of the pupil to:
 - (1) Define the terms "imports" and "exports."
- (2) Identify goods that would not be readily available in Nevada without international trade.
 - (e) For the subarea of financial literacy:
 - (1) Investigate the role of Nevada's economy in relation to the national economy.
- (2) Explain the benefits of saving and methods of saving, including, without limitation, saving with financial institutions and saving at home.
 - (3) Identify methods of payment for goods and services.
 - (4) Determine the consequences of sharing personal information with others.
 - (5) Examine jobs related to a career of interest to the pupil.
 - 5. For the area of civics:

- (a) Know why society needs rules, law and governments, and understand the roles, rights and responsibilities of citizens, as demonstrated by the ability of the pupil to:
- (1) Identify rules, laws and authorities that keep persons safe and property secure in Nevada and discuss examples of each.
 - (2) Explain that democracy involves voting, majority rule and setting rules.
 - (3) Describe the criteria for Nevada residency.
 - (4) Discuss the symbolic importance of the Pledge of Allegiance.
 - (5) Explain why we celebrate Nevada Day.
- (b) Understand the United States Constitution and the government created by the United States Constitution, including, without limitation, the relationship between national and subnational governments, and the structure and function of state and local governments, as demonstrated by the ability of the pupil to:
 - (1) Describe the relationship between classroom rules and school rules.
 - (2) Name the current President of the United States.
 - (3) Name the current Governor of Nevada.
 - (4) Explain why local governments are created.
 - (5) Name the three branches of State Government.
 - (6) Understand the role of courts.
- (c) Describe the roles of political parties, elections, interest groups, the media and public opinion in the democratic process, as demonstrated by the ability of the pupil to:
 - (1) Describe the qualities of a leader.
 - (2) Define and give examples of state and local interest groups.
 - (3) Identify sources of information persons use to form opinions.

- (d) Explain the different political systems in the world and how those systems relate to the United States and the citizens of the United States, as demonstrated by the ability of the pupil to identify the county, city, state and country in which the pupil resides.
 - **Sec. 3.** NAC 389.2942 is hereby amended to read as follows:
- 389.2942 By the beginning of the fifth grade, pupils must know and be able to do everything required in the previous grades for social studies offered in public schools. Instruction in the fifth grade in social studies must be designed so that pupils meet the following performance standards by the completion of the fifth grade:
 - 1. For the area of social studies skills:
- (a) Acquire and apply skills of reading, writing and oral communication to construct knowledge, as demonstrated by the ability of the pupil to:
 - (1) Skim text for the main ideas.
- (2) Use reading strategies to identify key words and supporting details to build comprehension.
 - (3) Identify cause and effect, and fact and opinion.
 - (4) Use reading and writing to respond to historical literature.
 - (5) Gather information by making outlines and creating graphic organizers.
- (b) Acquire, organize, use and evaluate information that prepares a pupil to be an active, informed and literate citizen, as demonstrated by the ability of the pupil to:
 - (1) Ask questions to identify a research topic.
- (2) Conduct research by locating, gathering and organizing information using online and print resources.

- (3) Present information orally, in writing and through the use of a multimedia presentation.
 - (4) Explain information through the use of maps, graphs, charts and diagrams.
- (5) Demonstrate acceptable social and ethical behaviors when using technology and discuss the consequences of the inappropriate use of technology.
 - (6) Use technological tools that are specific for the purpose of supporting learning.
 - (7) Evaluate the accuracy, relevancy and bias of online, print and media resources.
- (c) Demonstrate historical comprehension by analyzing and interpreting historical documents and artifacts that present alternative voices, accounts and interpretations or perspectives on past events, as demonstrated by the ability of the pupil to:
- (1) Demonstrate an understanding of chronology by creating a timeline and interpreting the events on the timeline.
 - (2) Identify and discuss primary and secondary resources.
 - (3) Read folk tales and legends regarding the history of America.
 - (4) Discuss multiple perspectives of history.
- (d) Demonstrate skills which prepare a pupil to be an active, informed and literate citizen, as demonstrated by the ability of the pupil to:
- (1) Demonstrate responsibility for the well-being of himself or herself and his or her family.
 - (2) Listen and participate as a member of a group in the classroom.
 - (3) Participate as a member of the school community.
 - 2. For the area of history:

- (a) Understand the development, characteristics and interaction of persons, cultures, societies, religions and ideas, as demonstrated by the ability of the pupil to:
- (1) Identify and describe lifeways of Native Americans living in North America and the various cultural regions before European contact.
- (2) Identify and describe the attributes of Native American nations in the local region and in North America.
 - (3) Discuss the interactions of early explorers with native cultures.
- (4) Identify the contributions of Native Americans, Europeans and Africans to North American beliefs and traditions.
- (5) Describe the social, political and religious lives of persons in the New England, Middle and Southern colonies.
- (6) Identify persons and groups responsible for founding and settling the American colonies.
 - (7) Examine the cultural exchange among Native Americans, Europeans and Africans.
- (b) Understand the influences of persons, events, ideas and conflicts in the development of nations, empires, cultures and political and economic ideas, as demonstrated by the ability of the pupil to:
- (1) Describe the motivations for European exploration of the Americas and describe the expeditions of the European explorers.
 - (2) Describe issues of compromise and conflict within the United States.
- (3) Describe the competition among the English, French, Spanish, Dutch and Indian nations for control of North America.
 - (4) Explain why slavery was introduced into colonial America.

- (5) Explain how the interactions among Native Americans, Europeans and Africans during colonial America resulted in unique economic, social and political institutions.
 - (6) Identify the events that led to the Declaration of Independence.
 - (7) Identify the causes, key events and key persons of the American Revolution.
- (8) Explain the relationship between the American colonies and England and discuss the impact of that relationship on the independence of the American colonies.
- (c) Understand the influences of social ideas and personal action on social, political, economic and technological change, as demonstrated by the ability of the pupil to:
- (1) Compare or contrast, or both, the daily lives of children throughout the United States in the past and in the present.
- (2) Recognize that communities include persons who have diverse ethnic origins, customs and traditions.
 - (3) Recognize persons in the community who make contributions to the United States.
 - (4) Describe ways in which a person displays social responsibility.
- (5) Explain how technologies throughout the history of the United States changed the way persons lived.
- (6) Discuss major events at the local, state, national and global level that are reported by the media and provide an example.
- (d) Understand the interactions and interdependence among nations from around the world and the impact of economics, politics, religions and cultures on international relationships, as demonstrated by the ability of the pupil to discuss the economic, political and cultural relationships of the United States with other countries.
 - 3. For the area of geography:

- (a) Use maps, globes and other geographic tools and technologies to locate and extrapolate information about persons, places and environments, as demonstrated by the ability of the pupil to:
- (1) Identify and locate major geographic features of Nevada and the United States using maps and map elements.
 - (2) Identify spatial patterns of the United States.
- (3) Describe the purposes of different types of maps and globes, including, without limitation, topographical, political and physical maps.
- (4) Construct maps, graphs and charts to display information about human and physical features in the United States.
 - (5) Identify the purpose and content of various maps of the United States.
- (6) Derive geographic information from photographs, maps, graphs, books and technological resources.
- (b) Understand the physical and human features of places, and use that information to define and study regions and their patterns of changes, as demonstrated by the ability of the pupil to:
- (1) Provide examples of the interactions between humans and the environment in the United States.
- (2) Identify regions in the United States in which historical events occurred, including, without limitation, the 13 colonies, the Underground Railroad and the California gold fields.
- (3) Provide examples of cultural identity in communities or regions from different perspectives.

- (4) Demonstrate how regional change in the United States from one decade to the next decade has affected the characteristics of a place, including, without limitation, the use of salt and sand to melt ice, flood basins and levees.
 - (5) Label a map of the United States by identifying each state and the capital of each state.
 - (6) Define the term "absolute location."
- (c) Understand how economic, political and cultural processes interact to shape patterns of human migration and settlement, influence and interdependence, and conflict and cooperation, as demonstrated by the ability of the pupil to:
 - (1) Explain differences in the distribution of population in the United States.
- (2) List the "push-pull" factors that influence human migration and settlement in the United States.
- (3) Describe the differences among rural, suburban and urban settlements in the United States.
- (4) Describe historical and current economic issues in the United States using geographic resources, including, without limitation, illustrating demographic changes as a result of mining and gaming.
- (5) Describe why the types of organizations are different based upon geographic regions in the United States.
- (d) Understand the effects of interactions between human and physical systems, and changes in the use, distribution and importance of resources, as demonstrated by the ability of the pupil to:
- (1) Describe ways physical environments affect activity of persons in the United States using historical and contemporary examples.

- (2) Describe how technologies altered the physical environment in the United States and the effect those changes had on the residents of the United States.
- (3) Explore the impact of human modifications to the physical environment of the United States on the residents of the United States.
- (4) Identify and locate potential natural hazards in the United States and the impact those hazards have on the land and population.
- (5) Describe and compare the patterns of distribution of natural resources and the use of those resources in the United States.
 - 4. For the area of economics:
- (a) Understand how scarcity and incentives affect choices, how markets work, why markets form, how supply and demand interact to determine the market price and how changes in prices act as economic signals to coordinate trade, as demonstrated by the ability of the pupil to:
- (1) Describe how scarcity requires a person to make a choice and identify the costs associated with that choice.
- (2) Demonstrate an understanding that a person can be a consumer and producer at the same time.
- (3) Identify the resources that are needed for production in households, schools and community groups.
- (4) Describe how income reflects the choices persons make about education, training, development of skills, lifestyles and careers.
 - (5) Demonstrate an understanding of supply and demand in a market.
- (b) Identify indicators used to measure economic performance, understand important aspects of how the economy acts as a system, and understand the roles of money, interest rates, saving

and borrowing, financial institutions and the central banking system in the economy, as demonstrated by the ability of the pupil to:

- (1) Define the terms "trade" and "commodity."
- (2) Identify how interest rates affect borrowing, saving and purchasing of goods or services using credit.
 - (3) Identify services offered by different types of financial institutions.
 - (4) Illustrate how a person's spending becomes another person's income.
 - (5) Recognize the three types of productive resources.
 - (6) Define the terms "inflation" and "deflation."
 - (7) Define the terms "labor force" and "unemployment."
 - (8) Demonstrate per capita measures in the classroom.
- (c) Identify the causes of economic change and explain how the economic system of the United States responds to those changes and how other economic systems respond to change, as demonstrated by the ability of the pupil to:
 - (1) Explain the purposes for establishing for-profit and not-for-profit organizations.
- (2) Provide an example of how purchasing a tool or acquiring an education can increase the ability to produce goods.
 - (3) Describe the steps an entrepreneur would take to start a business.
 - (4) Explain why specialization increases productivity and interdependence.
 - (5) Describe what it means to compete and give examples of ways sellers compete.
 - (6) Define the term "mercantilism."
- (7) Identify resources that are scarce and identify how those resources are allocated in the United States.

- (d) Explore trends in international trade, the impact of trade on the economy of the United States and the role of exchange rates, as demonstrated by the ability of the pupil to:
 - (1) Explain why the United States exports and imports goods.
 - (2) Define the term "exchange rate."
- (3) Define the term "globalization" and explain how the United States economy is affected by international trade.
 - (e) For the subarea of financial literacy:
 - (1) Describe the importance of setting financial goals.
 - (2) Compare interest rates with regard to credit and savings.
 - (3) Identify methods for protecting the pupil's identity.
 - (4) Explain the relationship between standard of living and quality of life.
 - 5. For the area of civics:
- (a) Know why society needs rules, law and governments, and understand the roles, rights and responsibilities of citizens, as demonstrated by the ability of the pupil to:
- (1) Explain that the United States Constitution, the Declaration of Independence and the Bill of Rights are written documents that are the foundation of the government of the United States.
 - (2) Describe the operation of a representative government.
 - (3) Describe the criteria for United States citizenship.
 - (4) Explain the symbolic importance of the Pledge of Allegiance and the Fourth of July.
- (b) Understand the United States Constitution and the government created by the United States Constitution, including, without limitation, the relationship between national and sub-

national governments, and the structure and function of state and local governments, as demonstrated by the ability of the pupil to:

- (1) Describe examples of national, state and local laws.
- (2) Identify the three branches of the Federal Government.
- (3) Name the two houses of the Congress of the United States and explain how representation in those houses is determined.
- (4) Identify powers of the Congress of the United States, including, without limitation, the power to tax, the power to declare war and the power to impeach the President of the United States.
 - (5) Identify the duties of the President of the United States within the Executive Branch.
 - (6) Explain that the United States Supreme Court is the highest court of the country.
 - (7) Describe the purpose of a judge and a jury in a trial as they relate to resolving disputes.
- (c) Describe the roles of political parties, elections, interest groups, the media and public opinion in the democratic process, as demonstrated by the ability of the pupil to:
 - (1) Explain the qualities of leadership.
 - (2) Name the two major political parties.
 - (3) Give examples of national interest groups.
 - (4) Compare sources of information which persons use to form opinions.
 - (5) Define the term "propaganda" and give examples.
- (d) Explain the different political systems in the world and how those systems relate to the United States and the citizens of the United States, as demonstrated by the ability of the pupil to describe the influence of other nations on the development of the political system of the United States.

- **Sec. 4.** NAC 389.372 is hereby amended to read as follows:
- 389.372 By the beginning of the sixth grade, pupils must know and be able to do everything required in the previous grades for social studies offered in public schools. Instruction in the sixth, seventh and eighth grades in social studies must be designed so that pupils meet the following performance standards by the completion of the eighth grade:
 - 1. For the area of social study skills:
- (a) Acquire and apply skills of reading, writing and oral communication to construct knowledge, as demonstrated by the ability of the pupil to:
- (1) Read text using reading strategies, including, without limitation, strategies that employ prior knowledge, use key vocabulary words and employ context clues.
- (2) Read text to identify cause and effect relationships, compare and contrast information, identify fact and opinion and identify author bias.
 - (3) Apply reading and writing strategies to construct and express knowledge.
 - (4) Use reading and writing to respond to historical literature.
 - (5) Gather information by taking notes, making outlines and creating graphic organizers.
 - (6) Formulate essential questions on a prescribed topic.
- (b) Acquire, organize, use and evaluate information that prepares a pupil to be an active, informed and literate citizen, as demonstrated by the ability of the pupil to:
 - (1) Formulate appropriate research questions.
- (2) Conduct research by locating, gathering, organizing and evaluating information and data from online and print resources and evaluating those resources.
- (3) Effectively communicate and present information orally, in writing and by developing multimedia presentations and using other forms of technology.

- (4) Identify propaganda, censorship and bias in the media.
- (5) Explain information through the use of maps, graphs, charts and diagrams.
- (6) Use technological resources for problem solving, self-directed learning and extended learning activities.
- (7) Demonstrate acceptable social and ethical behaviors when using technology and discuss the consequences of the inappropriate use of technology.
- (8) Use technological tools that are specific for the purpose of supporting learning and research.
- (9) Evaluate the accuracy, relevancy, appropriateness and bias of online and print resources
- (c) Demonstrate historical comprehension by analyzing and interpreting historical documents and artifacts that present alternative voices, accounts and interpretations or perspectives on past events, as demonstrated by the ability of the pupil to:
- (1) Develop a sense of historical time to identify the sequence in which events occurred, including, without limitation, a sense of the past, present and future.
 - (2) Identify primary and secondary resources which contain historical content.
 - (3) Identify historical myths and historical facts.
- (4) Apply social studies to situations involving actual events that are currently taking place.
 - (5) Formulate questions pertaining to history.
 - (6) Interpret history through the use of primary and secondary resources.
 - (7) Identify multiple perspectives of historical events.

- (8) Answer a question pertaining to history through the interpretation of primary resources.
- (d) Demonstrate skills which prepare a pupil to be an active, informed and literate citizen, as demonstrated by the ability of the pupil to:
- (1) Accept responsibility for the well-being of himself or herself, his or her family and the community in which he or she lives.
- (2) Identify issues and events that have an impact on persons at local, state, national and global levels.
- (3) Actively participate in civics and community life at the local, state, national and global level
 - (4) Ask meaningful questions to evaluate information.
 - (5) Use effective decision-making and problem-solving skills in public and private life.
 - (6) Collaborate effectively as a member of a group.
 - 2. For the area of history:
- (a) Understand the development, characteristics and interaction of persons, cultures, societies, religions and ideas, as demonstrated by the ability of the pupil to:
- (1) Describe the cultural contributions of Native Americans in Nevada and in the United States.
- (2) Investigate ways in which Native Americans and immigrants helped create North American culture.
 - (3) Describe the interaction among Native Americans, Europeans and Africans.
- (4) Compare lifestyles in the New England, Middle and Southern colonies as determined by race, class and gender.

- (5) Identify American industrialists and discuss their contributions to the social, economic and political way of life.
 - (6) Explain how literature, music, architecture and visual arts reflect time periods.
- (7) Explore the attraction of the American West and the reality of life on the frontier as it relates to communication, farming, issues regarding water, mining and ranching.
 - (8) Describe the contributions of immigrant groups to the emerging American culture.
 - (9) Discuss the characteristics of American culture.
- (10) Describe the role of farming, railroads and mining in the settlement of the American West
- (11) Explain the effects of World War I and World War II on social and cultural life in Nevada and in the United States.
 - (12) Identify and describe the characteristics of preagricultural societies.
 - (13) Identify and describe the technological innovations of early agrarian societies.
- (14) Identify the characteristics of pre-Columbian civilizations in South America that became part of the American culture.
 - (15) Evaluate factors that contributed to the fall of the pre-Columbian civilizations.
 - (16) Identify the characteristics of a civilization.
- (17) Explain how the geographic location of a civilization influences the development of the civilization.
 - (18) Describe the achievements of ancient and classical civilizations.
- (19) Locate ancient, classical and regional civilizations and describe their contributions to social structures, religions and political systems.

- (20) Describe the origins, traditions, customs and spread of Judaism, Christianity, Islam, Hinduism and Buddhism.
- (21) Describe the cultural achievements of societies in the Middle East, the Far East, the Americas, Africa, South Asia and Europe.
 - (22) Identify contributions of persons from around the world during the Middle Ages.
- (23) Explain the impact of the Crusades, trade and the bubonic plague on societies during the Middle Ages.
- (b) Understand the influences of persons, events, ideas and conflicts in the development of nations, empires, cultures and political and economic ideas, as demonstrated by the ability of the pupil to:
 - (1) Summarize the contributions of the diverse populations of the early settlers of Nevada.
 - (2) Explain the events that led to Nevada attaining statehood.
- (3) Describe how compromise and conflict among persons contributed to political, economic and cultural divisions.
- (4) Identify and explain the importance of immigrant and native groups to mining, ranching, railroads and commerce in Nevada and in the United States.
 - (5) Describe the impact of the United States military and atomic testing on Nevada.
 - (6) Describe the effects of tourism and gaming on Nevada.
 - (7) Describe the goals and accomplishments of labor unions in Nevada.
- (8) Determine the significance of the First Continental Congress and Second Continental Congress and committees of correspondence.
- (9) Describe the events, course and results of the American Revolution, including, without limitation, the contributions of women, African Americans and Native Americans.

- (10) Explain how the failures of the Articles of Confederation led to the creation of the United States Constitution.
- (11) Explain the issues involved in the creation and ratification of the United States Constitution and the government established by the United States Constitution.
- (12) Identify the rights of persons and rights of states that are protected by the Bill of Rights and the continued significance of those rights.
- (13) Evaluate the influences of persons in the development of a national identity, including, without limitation, Chief Pontiac, George Washington and Abigail Adams.
- (14) Describe the factors that contributed to the development of national identity following the War of 1812.
- (15) Describe the patterns of colonization, immigration and settlement in the United States, including, without limitation, the role of economic incentives, the effects of geography and politics, and the role of transportation systems.
- (16) Define the concept of Manifest Destiny and explain the events that led to the expansion of the United States.
- (17) Discuss and analyze the interactions between the pioneers and Native Americans during the expansion of the American West.
- (18) Describe the institutionalization of slavery in America, the resistance of persons who were enslaved and the ongoing struggle between proponents and opponents of slavery.
 - (19) Identify and describe the causes, important persons and events of the Civil War.
 - (20) Identify and discuss the immediate outcomes and long-term effects of the Civil War.
 - (21) Summarize the successes and failures of the Reconstruction.

- (22) Describe the effects of industrialization and new technologies on the development of the United States.
- (23) Explain the causes of the Great Depression and the impact of the Great Depression on society and the political policies of the United States.
- (24) Identify the characteristics that led to the emergence and decline of empires around the world.
 - (25) Identify the characteristics of various political systems of ancient civilizations.
- (26) Explain how feudal relationships provided a foundation for political order in Europe and Japan.
 - (27) Determine the causes and consequences of political revolutions.
 - (28) Define the term "nation-state" and explain the political development of nation-states.
- (29) Define the term "mercantilism" and explain how mercantilism influenced patterns of economic activity.
- (30) Explore how a desire for foreign goods led to an increase in economic and cultural diversity.
- (c) Understand the influences of social ideas and personal action on social, political, economic and technological change, as demonstrated by the ability of the pupil to:
- (1) Describe the similarities and differences of the political, religious, linguistic, economic and social customs among the European colonial communities in North America.
 - (2) Explain the political and economic causes and effects of the American Revolution.
- (3) Describe the important political ideas that influenced the American Revolution and the formation of the United States.
 - (4) Explain the major ideas expressed in the Declaration of Independence.

- (5) Describe the social reform and religious movements of antebellum America.
- (6) Define the term "abolition" and identify important persons and events of the Abolitionist Movement.
- (7) Explain the struggle between the rights of states and the idea of federalism and the impact of those struggles on the national identity of the United States.
- (8) Explore the causes, events, major inventions and technologies of the Industrial Revolution and explain their impact on the way of life in Nevada and the United States.
- (9) Identify the 13th, 14th and 15th Amendments to the United States Constitution and explain their impact on the expansion of human rights.
- (10) Identify the Black Codes and Jim Crow Laws and explain how they reflected attitudes about race.
- (11) Discuss the rise of the Populist and Progressive Movements and explain how they reflected social change.
 - (12) Explain the major social, technological and cultural developments of the 1920s.
- (13) Explain how democratic principles introduced by the Greeks and Romans developed the concept of social responsibility.
- (14) Analyze the social impact of technology, including, without limitation, the introduction of ships, iron, a water delivery system, the wheel and the printing press.
- (15) Explain the spread of Judaism, Christianity, Islam, Hinduism and Buddhism and the impact of those religions on society.
- (16) Identify institutions of social responsibility, including, without limitation, churches, governments and families, and explain the impact of those institutions on society.

- (17) Compare the economic and social importance of slavery with other forms of coerced labor from ancient times to the present.
- (18) Explain how civilizations create order through social groupings, including, without limitation, caste systems, class systems and feudalism.
- (d) Understand the interactions and interdependence among nations from around the world and the impact of economics, politics, religions and cultures on international relationships, as demonstrated by the ability of the pupil to:
- (1) Describe major local, national and world issues and explain the impact of those issues on international relations.
- (2) Describe the causes and effects of the French and Indian War on the political policies of the United States and the expansion of the territory of the United States.
 - (3) Describe the influence of the American Revolution on Europe and the Americas.
- (4) Describe the contributions of foreign persons and nations to the outcome of the American Revolution.
 - (5) Examine the involvement of the United States in World War I.
 - (6) Examine the political and economic effects of World War I on the United States.
- (7) Identify the causes of World War II and the reasons for the United States entering the war.
- (8) Discuss the effects of World War II on the economic and political policies of the United States.
- (9) Identify the motivations for groups coming to the United States and discuss the political policies of the United States regarding immigration.
 - (10) Examine how the Crusades led to a diffusion of ideas throughout Europe and Asia.

- (11) Examine how decisions made in the settlement of the American West affected modern foreign commerce, including, without limitation, energy, mining and multinational corporations.
- (12) Explain the significance of major events in Nevada, in the United States and throughout the world that are reported by the media.
 - 3. For the area of geography:
- (a) Use maps, globes and other geographic tools and technologies to locate and extrapolate information about persons, places and environments, as demonstrated by the ability of the pupil to:
- (1) Use map elements, including, without limitation, scale, to locate physical and human features in the United States and in the world.
- (2) Compare the characteristics and purposes of several types of maps, map projections and other geographic representations.
- (3) Make and defend a spatial decision applying basic geographic vocabulary, tools and concepts.
 - (4) Construct a mental map from memory.
- (5) Create maps about human and physical features around the world and compare those maps for purpose, accuracy, content, form and design.
 - (6) Provide oral directions to move from one location to another.
- (7) Compare the physical and human features of Earth using maps, fieldwork, graphic representations, aerial photographs, satellite images and technological resources.
- (b) Understand the physical and human features of places, and use that information to define and study regions and their patterns of changes, as demonstrated by the ability of the pupil to:

- (1) Describe physical and human features, including, without limitation, the cultural characteristics of places and regions in Nevada, the United States and the world.
- (2) Locate major civilizations from ancient times to current times and describe how and why those civilizations changed over time.
 - (3) Illustrate the relationship between the physical and cultural characteristics of a region.
 - (4) Evaluate the role regions have played in historical events.
- (5) Define geographic terms, including, without limitation, "archipelago," "gulf," "basin" and "tundra."
- (6) Describe the relationships between regions and belief systems and state how these relationships are important to cultural identity.
- (7) Compare how cultural characteristics affect different points of view of places and regions.
 - (8) Compare the uses of technology across cultures in the world.
- (9) Use absolute and relative location, including, without limitation, longitude and latitude, to locate prominent countries, cities and physical features in different regions of the world.
- (c) Understand how economic, political and cultural processes interact to shape patterns of human migration and settlement, influence and interdependence, and conflict and cooperation, as demonstrated by the ability of the pupil to:
- (1) Describe the characteristics of developed and developing countries using demographic concepts.
- (2) Describe how movements of persons, goods, ideas and resources have affected events and conditions in the past and present.

- (3) Identify the conditions necessary for the development of civilizations and the cultural, political and economic characteristics resulting from the growth of civilizations.
 - (4) Identify patterns of rural and urban settlements in developed and developing countries.
- (5) Identify a regional or international economic issue and explain that issue from a spatial perspective.
- (6) Explain how the physical and human geography of a region influences the allocation of resources in that region.
 - (7) Compare cultural, political and economic organizations in the United States.
- (d) Understand the effects of interactions between human and physical systems, and changes in the use, distribution and importance of resources, as demonstrated by the ability of the pupil to:
- (1) Describe and predict the regional or global impact of changes in the physical environment.
- (2) Evaluate the role of technology in the human modification of the physical environment.
 - (3) Describe the changes caused by human modification of the physical environment.
 - (4) Discuss the impact of natural hazards on the use and distribution of resources.
 - (5) Research a specific natural hazard and document its effect on human systems.
 - (6) Define renewable resources, nonrenewable resources and artificially created resources.
- (7) Categorize and locate examples of renewable resources, nonrenewable resources and artificially created resources.
 - (8) Evaluate different viewpoints regarding a resource.
 - 4. For the area of economics:

- (a) Understand how scarcity and incentives affect choices, how markets work, why markets form, how supply and demand interact to determine the market price and how changes in prices act as economic signals to coordinate trade, as demonstrated by the ability of the pupil to:
- (1) Discuss choices persons make, including, without limitation, the concepts of opportunity cost and total benefit of making a choice.
- (2) Identify factors, including, without limitation, price, income, availability of substitutes and self-interest, that affect purchasing decisions.
- (3) Identify factors, including, without limitation, output prices, input prices and technology, that affect the decision of a producer to supply goods.
- (4) Discuss career paths, taking into consideration the specific skills required for a career, the wages that may be earned in a career and the impact of the skills of a person on the wages he or she can earn.
- (5) Demonstrate and explain an understanding of supply and demand in a market, including, without limitation, the law of supply and demand.
- (b) Identify indicators used to measure economic performance, understand important aspects of how the economy acts as a system, and understand the roles of money, interest rates, saving and borrowing, financial institutions and the central banking system in the economy, as demonstrated by the ability of the pupil to:
- (1) Describe the transition from the use of commodities as money to the use of modern forms of money.
- (2) Illustrate how prices that are stated in terms of money help persons compare the values of products.

- (3) Explain why loans that are considered a high risk to the lender have a higher interest rate than loans that are considered safe.
- (4) Identify the advantages and disadvantages of using cash and the advantages and disadvantages of using a credit card.
 - (5) Compare the rewards and risks of saving money in a financial institution.
 - (6) Explain the circular flow of economic activity.
- (7) Explain how the current use of a productive resource affects the availability of that resource in the future.
- (8) Explain how inflation affects persons as they use their incomes to buy goods and services
- (9) Identify factors that can affect the likelihood that a person will be unemployed and give examples of the costs of unemployment to the economy as a whole.
- (10) Determine the per capita gross domestic product using data on population and determine the gross domestic product for several countries and compare those gross domestic products with the gross domestic product of the United States.
- (11) Explain gross domestic product and how it is used to describe the economic output of a country.
- (12) Compare the buying power of the United States dollar in one year with the buying power of the United States dollar in another year by using the consumer price index.
- (13) Distinguish between a high rate of unemployment for the United States economy and a low rate of unemployment for the United States economy over a period of time.

- (14) Explain the purposes and functions of financial institutions by comparing and contrasting the services the financial institutions provide and evaluate the risks and rewards to persons who borrow and save at those financial institutions.
- (c) Identify the causes of economic change and explain how the economic system of the United States responds to those changes and how other economic systems respond to change, as demonstrated by the ability of the pupil to:
- (1) Describe for-profit and not-for-profit organizations and explain why not-for-profit organizations are exempt from paying certain taxes.
- (2) Explain how investment in either physical capital or human capital improves the standard of living by increasing productivity.
 - (3) Determine the advantages and disadvantages of being an entrepreneur.
 - (4) Give examples of how specialization is facilitated by trade.
- (5) Illustrate how competition among sellers decreases prices, while competition among buyers increases prices.
- (6) Identify the role of government in a market economy regarding public goods, externalities, monopoly power, redistribution of income and the definition and protection of property rights.
- (7) Discuss the rise of the merchant class, the development of mercantilism and the move toward industrialization.
- (8) Define stereotypical economic systems by contrasting capitalism and socialism, and command economy and market economy.
 - (9) Explain ways in which households, schools or community groups allocate resources.

- (10) Explain how the reactions of consumers and producers to changes in prices affects the allocation of resources.
- (d) Explore trends in international trade, the impact of trade on the economy of the United States and the role of exchange rates, as demonstrated by the ability of the pupil to:
- (1) Describe how the exchange of goods and services around the world creates interdependence among persons in different countries and affects the standard of living in those countries.
 - (2) Explain how a change in the exchange rate affects purchasing power.
- (3) Describe the rise of international economies, the emergence of capitalism and the emergence of free markets around the world.
 - (4) Explain how governments use tariffs or quotas to restrict trade.
 - (e) For the subarea of financial literacy:
 - (1) Prioritize and evaluate personal finance goals based on needs and wants.
- (2) Make reasonable financial decisions by analyzing the alternatives and consequences of those financial decisions.
- (3) Describe the financial services offered by various financial institutions and governmental agencies, including, without limitation:
- (I) Services offered through the Nevada Higher Education Prepaid Tuition Program developed pursuant to NRS 353B.090 and the Nevada College Kick Start Program established pursuant to NRS 353B.335; and
- (II) Any available grants, tuition savings accounts or prepaid tuition plans as defined under section 529 of the Internal Revenue Code, 26 U.S.C. § 529, as amended.

- (4) Discuss the components of a personal budget, including, without limitation, income, planned spending, expenses and saving.
 - (5) Explain the difference between a debit card and a credit card.
 - (6) Explain the rights and responsibilities of a consumer.
- (7) Discuss the cost of borrowing money for different types of goods and services, including, without limitation, consumables, vehicles, higher education and housing.
 - (8) Investigate ways to prevent and limit the consequences of identity theft and fraud.
- (9) Explain how some investments differ from traditional savings accounts in potential risks and returns.
 - (10) Identify college and career options and their effect on income and unemployment.
- (11) Identify the academic requirements for financing a postsecondary education, including, without limitation, the requirements for a Governor Guinn Millennium Scholarship, and any requirements for a tuition savings account or prepaid tuition plan as defined under section 529 of the Internal Revenue Code, 26 U.S.C. § 529, as amended, or the Nevada Higher Education Prepaid Tuition Program developed pursuant to NRS 353B.090.
 - 5. For the area of civics:
- (a) Know why society needs rules, law and governments, and understand the roles, rights and responsibilities of citizens, as demonstrated by the ability of the pupil to:
- (1) Explain the difference between the rule of law and the rule of mankind, including, without limitation, the difference between the divine right of monarchs and dictatorships.
- (2) Identify major social, political and economic conflicts and analyze the role of compromise in the resolution of those conflicts.

- (3) Describe the significance of the Declaration of Independence and the United States Constitution as the foundation of democracy in the United States.
- (4) Describe how the Nevada Constitution and the United States Constitution preserve state and national principles and serve as methods of change, including, without limitation, the process for amending a constitution.
- (5) Explain the influence of ancient civilizations on the roles, rights and responsibilities of citizens.
 - (6) Explain the necessity of protecting personal rights in a democratic society.
- (7) Define the term "popular sovereignty" and explain popular sovereignty and the need for citizen involvement at all levels of government.
- (8) Identify and explain the rights, privileges and responsibilities that are associated with being a citizen of Nevada and the United States, including, without limitation, voting, holding office, serving on a jury and serving in the military.
- (9) Explain the significance of mottos and symbols to the cultural and political identities of various societies.
- (b) Understand the United States Constitution and the government created by the United States Constitution, including, without limitation, the relationship between national and subnational governments, and the structure and function of state and local governments, as demonstrated by the ability of the pupil to:
 - (1) Define the term "federalism."
- (2) Give examples of governmental powers that are distributed between national and state governments, including, without limitation, the power to tax, the power to declare war and the power to issue drivers' licenses.

- (3) Explain how the Supremacy Clause of the United States Constitution defines the relationship between the Federal Government and state governments.
 - (4) Explain the purpose of a tribal government.
- (5) Explain the functions of the Executive, Legislative and Judicial Branches of government found in the United States Constitution and the Nevada Constitution.
- (6) Explain the system of checks and balances and the principle of limited powers in the design of the United States Constitution.
 - (7) Explain the organization and function of state and local governments.
- (8) Explain the historic compromises that created a two-house Congress and identify the responsibilities of each house.
 - (9) Describe the powers of the United States Congress.
- (10) Describe the duties of the President of the United States and other officials within the Executive Branch.
- (11) Describe the function of the United States Supreme Court, including, without limitation, judicial review and the use of landmark court cases.
- (12) Identify the state and local judicial process, including, without limitation, juvenile, civil and criminal court systems.
- (c) Describe the roles of political parties, elections, interest groups, the media and public opinion in the democratic process, as demonstrated by the ability of the pupil to:
 - (1) Describe the election process.
 - (2) Provide examples of how political parties have changed.
 - (3) Identify the impact of interest groups and public opinion on the political process.
 - (4) Identify the influence of the media in forming public opinion.

- (5) Identify propaganda and persuasion in political advertising and literature.
- (6) Provide examples of contemporary public issues that may require public solutions.
- (d) Explain the different political systems in the world and how those systems relate to the United States and the citizens of the United States, as demonstrated by the ability of the pupil to:
- (1) Define the characteristics of a country, including, without limitation, sovereignty, territory, population and organized government.
- (2) Define the major political systems of the world, including, without limitation, monarchies, totalitarian dictatorships, presidential systems, parliamentary systems, socialism and communism.
 - (3) Identify nations that play a significant role in the foreign policy of the United States.
- (4) Define the term "foreign policy" and describe the ways in which nations interact diplomatically, including, without limitation, through the use of treaties, trade, humanitarian aid and military intervention.
- (5) List and describe international organizations, including, without limitation, the United Nations, the World Bank, Amnesty International and the International Red Cross.
 - **Sec. 5.** NAC 389.511 is hereby amended to read as follows:
- 389.511 By the beginning of high school, pupils must know and be able to do everything required in the previous grades for social studies offered in public schools. Instruction in high school in social studies must be designed so that pupils meet the following performance standards by the completion of high school:
 - 1. For the area of social study skills:
- (a) Acquire and apply skills of reading, writing and oral communication to construct knowledge, as demonstrated by the ability of the pupil to:

- (1) Read text using reading strategies, including, without limitation, strategies that employ prior knowledge, use key vocabulary words and employ context clues.
- (2) Read text for a specific purpose, including, without limitation, to identify cause and effect relationships, to compare and contrast information, to identify fact and opinion and to identify author bias.
- (3) Respond to historical texts and other social studies literature by inferring, drawing conclusions, making predictions and formulating questions pertaining to history, geography, economics and civics.
- (4) Process or synthesize information by writing, taking notes, using graphic organizers, summarizing, sequencing events or formulating thesis statements, or any combination thereof.
- (b) Acquire, organize, use and evaluate information that prepares a pupil to be an active, informed and literate citizen, as demonstrated by the ability of the pupil to:
 - (1) Formulate appropriate research questions.
- (2) Conduct research by gathering, organizing and evaluating the credibility and bias of information from a variety of online, print and nonprint resources.
- (3) Process, effectively communicate and present information orally, in writing and by developing websites, using multimedia presentations and using other forms of technology.
 - (4) Critically analyze messages in the media to identify propaganda, censorship and bias.
 - (5) Create, interpret, analyze and detect bias in maps, graphs, charts and diagrams.
- (6) Demonstrate and advocate legal and ethical behaviors regarding the use of technology among peers, family and the community.

- (7) Collaborate with peers, experts and other persons to contribute to a knowledge base with a specific content, including, without limitation, contributing to weblogs, podcasts and other types of digital media or websites, to compile, synthesize, produce and disseminate information.
- (c) Demonstrate historical comprehension by analyzing and interpreting historical documents and artifacts that present alternative voices, accounts and interpretations or perspectives on past events, as demonstrated by the ability of the pupil to:
 - (1) Analyze patterns of historical continuity and change and to think chronologically.
- (2) Analyze and evaluate primary and secondary resources for perspectives of historical events.
 - (3) Differentiate between historical memory and historical fact.
- (4) Apply social studies to situations involving actual events that are currently taking place.
- (5) Extract significant ideas from social studies resources and frame questions pertaining to history.
 - (6) Use primary and secondary resources to analyze and interpret history.
 - (7) Compare multiple perspectives of historical events using a variety of resources.
 - (8) Analyze and interpret primary resources to answer a historical question.
- (d) Demonstrate skills which prepare a pupil to be an active, informed and literate citizen, as demonstrated by the ability of the pupil to:
- (1) Demonstrate responsibility for the well-being of himself or herself, his or her family and the community in which he or she lives.
- (2) Discuss issues and events that have an impact on persons at local, state, national and global levels.

- (3) Actively participate in civics and community life at the local, state, national and global levels.
- (4) Seek information from a variety of sources and perspectives to develop informed opinions and creative solutions.
 - (5) Ask meaningful questions and analyze and evaluate information and ideas.
- (6) Identify resources and perspectives that influence the formation of opinions and creative solutions.
 - (7) Use effective decision-making and problem-solving skills in public and private life.
 - (8) Collaborate effectively as a member of a group.
 - 2. For the area of history:
- (a) Understand the development, characteristics and interaction of persons, cultures, societies, religions and ideas, as demonstrated by the ability of the pupil to:
 - (1) Assess the impact of the Industrial Revolution on race, class and gender.
 - (2) Discuss the influences of American industrialists on the rise of corporate capitalism.
- (3) Assess the impact of technological innovations and urbanization on the social and economic development of society.
- (4) Define the term "nativism" and explain the political and social responses to immigration into the United States.
- (5) Identify the causes of labor movements in the United States and analyze the consequences of those movements.
- (6) Explain how social movements of the 20th century led to the emergence of a pluralistic society.

- (7) Evaluate how cultural developments in the arts, literature, architecture, education, media and leisure activities reflected and changed society.
- (8) Discuss the effects of early technologies on society, including, without limitation, communication, transportation and manufacturing technologies.
 - (9) Explain how trade causes cultural diffusion.
 - (10) Compare and contrast the characteristics of dominant world cultures.
- (11) Analyze how and why Judaism, Christianity, Islam, Hinduism and Buddhism acquired new adherents in various parts of the world.
- (12) Examine the impact of scientific, technological, mathematical, cultural and artistic developments of the Renaissance on societies around the world.
- (13) Explain the causes of the Reformation and the effects the Reformation had on Europe and the Americas.
- (14) Identify the influence of the Enlightenment on the Western World, including, without limitation, the influence on philosophy, science, fine arts, government and literature.
- (15) Analyze the cultural, social and economic changes that occurred as a result of industrialization.
- (16) Analyze how industrialization, migration, changing diets and advances in science and medicine have affected demographics across the world.
- (b) Understand the influences of persons, events, ideas and conflicts in the development of nations, empires, cultures and political and economic ideas, as demonstrated by the ability of the pupil to:
- (1) Summarize the concepts and results of the American Revolution and post-revolutionary outcomes as they apply to the 20th century.

- (2) Summarize the concepts and results of the Civil War and Reconstruction as they apply to the 20th century.
- (3) Analyze how different cultures, points of view and self-interests influence compromise and conflict over territories, borders and resources.
- (4) Describe the final settlement of the American West and the federal policies toward Native Americans, including, without limitation, the Dawes Act, the Plains Wars and the reservation system.
 - (5) Assess the contributions of immigrant groups to the development of the United States.
- (6) Define the term "imperialism" and discuss the impact of imperialism on the political relations of the United States with other nations.
- (7) Discuss the causes and consequences of expansion policies and diplomatic policies of the United States.
 - (8) Discuss the economic and political effects of World War I on the United States.
 - (9) Describe the causes and consequences of the Great Depression.
- (10) Analyze the policies and programs of the New Deal and the effects those policies and programs had on political, economic and diplomatic institutions.
- (11) Describe the cultural, economic, political and technological impact of World War II on the United States.
- (12) Describe the causes and effects of the change in demographics and the development of suburbanization in the United States.
- (13) Explain the effects of Cold War policies on the involvement of the United States in the Korean War and the Vietnam War.

- (14) Examine the changes in political culture of the United States during the 1960s and 1970s, including, without limitation, the assassination of John F. Kennedy, the Watergate scandal and the Iranian hostage crisis.
- (15) Explain the economic, political and technological impact on the United States of the Korean War, the Vietnam War, the Persian Gulf War, the Iraq War and the War on Terrorism.
- (16) Examine the roles of nationalism, imperialism and religion in the building and development of nations.
- (17) Describe the rise of commercial trading centers and their effects on social, political and economic institutions around the world.
- (18) Explain the development of monarchies and the effect those monarchies had on centralized government, commerce, trade and religion.
- (19) Explain how Greek and Roman civilizations influenced the development of democratic and republican governments in modern societies.
- (20) Analyze the development of the nation-state and explain how nation-states are different from empires and other forms of political organizations.
- (21) Explain why and how shifts in global power happened after World War I and World War II.
- (22) Explain how the dissolution of the Soviet Union and other Eastern European communist governments resulted in the formation of new nations.
- (23) Explain the objectives of a variety of independence movements and analyze political factors that contributed to changes in nations.
- (24) Discuss examples of contemporary ethnic conflicts and explain how those conflicts changed nations.

- (25) Discuss major reasons for tensions and conflicts in the contemporary world and efforts that have been made to address those tensions and conflicts.
- (c) Understand the influences of social ideas and personal action on social, political, economic and technological change, as demonstrated by the ability of the pupil to:
- (1) Describe important persons in the movement to expand rights of African Americans and explain their struggle to expand those rights during the late 19th and early 20th centuries.
- (2) Describe the rise of corporations and analyze working conditions in the late 19th and early 20th centuries.
 - (3) Analyze the contributions of inventors and innovators that led to a change in society.
 - (4) Determine the causes and effects of the Populist and Progressive Movements.
- (5) Analyze major social movements in the United States and explain the impact those movements had on changing social and political culture.
- (6) Examine social tensions in the post-World War I era, including, without limitation, radical politics, restrictions on immigration, internal migration, religious fundamentalism and racism.
- (7) Describe the development of the Women's Suffrage Movement and the subsequent passage of the 19th Amendment to the United States Constitution.
- (8) Explain how the social and economic opportunities of the post-World War II era contributed to social responsibility and change.
- (9) Identify and describe the major issues, events and persons of minority rights movements, including, without limitation, the Civil Rights Act of 1964, the Black Power Movement, the United Farm Workers, the American Indian Movement, Viva La Raza and the Women's Rights Movement.

- (10) Analyze how post-World War II science and technology augmented the economic strength of the United States, transformed the daily lives of persons and influenced the world economy and politics.
- (11) Compare and contrast the social impact on the United States of the Cold War and the War on Terrorism.
- (12) Analyze major events reported by the media and the impact of those events at the local, state, national and global levels.
- (13) Compare and contrast racial segregation in the United States with racial and social policies of other nations, including, without limitation, apartheid in the Republic of South Africa.
- (14) Explain the impact of Judaism, Christianity, Islam, Hinduism and Buddhism on political and social structures around the world.
 - (15) Analyze the responses of persons to restrictive social and political systems.
- (16) Analyze how the ideals and institutions of freedom, equality, justice and citizenship have changed.
- (17) Evaluate the worldwide implications of advancements in nuclear, electronic, computer and medical technologies.
- (18) Explain how literature, music and art are used by persons to voice their opposition to or support for a cause and encourage social change.
- (19) Determine the causes and consequences of genocidal conflicts, including, without limitation, the Holocaust and the conflicts in Armenia, Bosnia, Darfur and Rwanda.
- (20) Analyze the causes, consequences and moral implications of ethnic conflicts around the world.
 - (21) Explain the changing role of race, class and gender.

- (22) Explain how literature, music, the media and visual arts affect social change.
- (23) Examine the ideals and institutions of freedom, equality, justice and citizenship and explain how they have changed.
- (24) Understand how border disputes among nations reflect and influence the conceptions and identities of societies.
- (d) Understand the interactions and interdependence among nations around the world and the impact of economics, politics, religions and cultures on international relationships, as demonstrated by the ability of the pupil to:
- (1) Describe and interpret the causes and effects of World War I and World War II on the relationship between the United States and Europe.
- (2) Discuss key persons, ideas and events of the Cold War era and analyze their impact on economic and political policies in the United States.
 - (3) Analyze how international policies contributed to the end of the Cold War.
- (4) Identify and analyze trends in domestic and foreign affairs of the United States from the end of the Vietnam War to September 11, 2001.
- (5) Discuss the impacts of conflicts on the United States economic, political and social position in the world, including, without limitation, the impact of the Korean War, Vietnam War, Persian Gulf War, Iraq War and War on Terrorism.
- (6) Analyze how major sources of tension or conflict influence the current political climate in the United States, including, without limitation, September 11, 2001, the Patriot Act and security issues.
- (7) Describe the strategic, political and economic policies of the United States concerning the Middle East, Latin America, Mexico, immigration, trade and the environment.

- (8) Explore the influence of popular culture in the United States on other nations and the influence of popular culture in other nations on the United States.
 - (9) Evaluate the influence of the cultural ideas of the United States on other nations.
 - (10) Explore the influence of various cultures from around the world on the United States.
- (11) Explain the impact of imperialism and colonial rule on persons in Africa, Asia and South America and the independence movements that resulted from imperialism and colonial rule in those areas.
- (12) Describe the causes and effects of the Russian Revolution, including, without limitation, Marxism, Leninism and Bolshevism.
- (13) Discuss the causes, characteristics and consequences of European and Japanese imperialism before World War II.
 - (14) Analyze the causes, courses and effects of World War I and World War II.
- (15) Describe the significance of the dissolution of the Soviet Union and the influence of international and economic factors that contributed to the end of the Cold War.
 - (16) Examine the decline of colonial rule and the development of independent nations.
 - (17) Describe the rise of totalitarian societies in Europe, Asia and Latin America.
- (18) Explain the impact of world commerce on the relationships between developed nations and developing nations.
- (19) Describe the contributions of the social, political and economic characteristics of modern civilizations in Latin America, Africa, China, India and Japan.
- (20) Describe tensions in contemporary Islamic countries concerning the reconciliation of traditional and Western influences.

- (21) Analyze the political and religious factors that contribute to instability in the Middle East.
 - (22) Describe how political and economic alliances affect persons and countries.
- (23) Describe how global issues, including, without limitation, human rights, the environment, regional conflicts and health issues, affect nations.
- (24) Analyze how the contemporary political climate has changed personal and national security within and among nations.
 - 3. For the area of geography:
- (a) Use maps, globes and other geographic tools and technologies to locate and extrapolate information about persons, places and environments, as demonstrated by the ability of the pupil to:
- (1) Use map elements, including, without limitation, scale, to identify and locate physical and human features in the United States and the world.
- (2) Analyze and interpret geographic information by selecting appropriate maps, map projections and other representations, including, without limitation, urban planning and national parks.
- (3) Apply concepts and models of spatial organization and use quantitative methods to identify and make decisions about geographic information.
- (4) Analyze a variety of complex maps, including, without limitation, topographic, demographic and land use maps, to acquire geographic information.
- (5) Construct complex, accurate maps and models from memory to answer questions about locations of human and physical features.
 - (6) Analyze maps for purpose, accuracy, content and design.

- (7) Analyze and interpret physical and human features on Earth using appropriate geographic tools and technologies.
- (8) Select and design maps, graphs, diagrams, tables or charts to organize geographic information using a variety of technologies.
- (b) Understand the physical and human features of places, and use that information to define and study regions and their patterns of changes, as demonstrated by the ability of the pupil to:
- (1) Determine how relationships between humans and the environment lead to the development of connections among places and regions.
 - (2) Explain why characteristics of places change.
 - (3) Apply the concept of region to organize and study a geographic issue.
- (4) Analyze selected historical issues, demographics and questions using the geographic concept of regions.
- (5) Explain why places and regions are important to cultural identity and serve as forces for both unification and fragmentation.
 - (6) Compare characteristics of places and regions from different perspectives.
- (7) Determine how tools affect the way cultural groups perceive and use resources within places and regions.
- (8) Use absolute and relative location, including, without limitation, longitude and latitude, to locate prominent countries, cities and physical features in different regions of the world.
- (c) Understand how economic, political and cultural processes interact to shape patterns of human migration and settlement, influence and interdependence, and conflict and cooperation, as demonstrated by the ability of the pupil to:

- (1) Analyze demographic trends in the world.
- (2) Evaluate the impact of migration and settlement on physical and human systems.
- (3) Analyze the development of civilizations and the impact that development has on the changes and progress of human development.
- (4) Compare characteristics and patterns of rural and urban migration and settlement in developed and developing countries.
- (5) Evaluate why major cities develop in particular geographic locations and how their development affects cultures.
 - (6) Analyze and evaluate international economic issues from a spatial perspective.
- (7) Analyze how location and distance connect to influence economic systems at local, national and international levels.
- (8) Evaluate changes in the size and structure of cultural, political and economic organizations.
- (d) Understand the effects of interactions between human and physical systems, and changes in the use, distribution and importance of resources, as demonstrated by the ability of the pupil to:
- (1) Analyze how changes in the physical environment can increase or diminish the capacity of the environment to support human activity.
- (2) Describe ways in which technology has affected the human capacity to modify the physical environment, and evaluate the possible regional or global impact of the technology.
- (3) Develop possible responses to changes caused by human modification of the physical environment.

- (4) Analyze human perception of and response to natural hazards, including, without limitation, use, distribution and importance of resources.
- (5) Analyze the patterns of use, the changing distribution and the relative importance of the resources of the earth.
- (6) Develop policies for the use and management of the resources of the earth that consider the various interests involved.
 - 4. For the area of economics:
- (a) Understand how scarcity and incentives affect choices, how markets work, why markets form, how supply and demand interact to determine the market price and how changes in prices act as economic signals to coordinate trade, as demonstrated by the ability of the pupil to:
- (1) Analyze choices and incentive systems used by parents, teachers, employers and governments using the concepts of total benefits and opportunity costs, using the concepts of the impact of marginal costs and marginal benefits and evaluating effectiveness.
- (2) Analyze how consumers adjust their purchases in response to changes in price using the concept of price elasticity.
- (3) Assess how producers can adjust their sales decisions in response to changes in price using the concept of price elasticity.
- (4) Evaluate career paths taking into consideration the specific skills required for a career, the wages that may be earned in a career, the impact of the skills of a person on the wages he or she can earn and the response of wages to market demand.
- (5) Analyze markets using the concepts of supply and demand, including, without limitation, the impact of changes in supply on prices, the impact of changes in demand on prices and the impact of price controls.

- (b) Identify indicators used to measure economic performance, understand important aspects of how the economy acts as a system, and understand the roles of money, interest rates, saving and borrowing, financial institutions and the central banking system in the economy, as demonstrated by the ability of the pupil to:
- (1) Describe the current money supply measures of the United States, including, without limitation, M1 and M2.
- (2) Explain the three functions of money, including, without limitation, the medium of exchange, the store of value and the unit of account.
- (3) Explain why a real interest rate accurately measures the benefit of saving or the cost of borrowing, and indicate ways a high interest rate could be detrimental or beneficial.
 - (4) Explain what a credit rating is and how it affects the ability to access loans.
- (5) Compare the risks and rewards of using the services offered by different financial institutions.
- (6) Explain how the circular flow of economic activity can affect the income of the United States.
- (7) Analyze the potential production of goods and services for a nation as determined by the resources and technology of the nation.
- (8) Explain how the Federal Reserve influences bank loans, the inflation rate of the economy and economic activity in general using the reserve requirement, the discount rate and open market operations.
- (9) Explain how government fiscal policy may affect the rate of unemployment by influencing production, employment and price levels.

- (10) Describe how standards of living in the United States have changed over time using real gross domestic product per capita as a measure of the standard of living.
- (11) Define the term "recession" and examine the economy of the United States over time using the change in real gross domestic product.
- (12) Discuss the effects of inflation on the economy of the United States using the consumer price index.
- (13) Compare the unemployment rates for groups of persons who differ by age, gender, ethnicity, occupation and education.
- (14) Demonstrate knowledge of when, why and how interest rate levels have experienced relative highs and relative lows throughout the history of the United States.
 - (15) Explain how interest rates are determined using supply and demand.
- (c) Identify the causes of economic change and explain how the economic system of the United States responds to those changes and how other economic systems respond to change, as demonstrated by the ability of the pupil to:
- (1) Identify the roles of organizations in a market economy, including, without limitation, for-profit organizations, not-for-profit organizations and labor unions.
- (2) Analyze the past, present and future role of investment in enhancing economic growth and raising the standard of living.
- (3) Evaluate how entrepreneurs affect the economy by solving problems, taking risks and taking advantage of opportunities to earn profits.
 - (4) Judge the advantages and disadvantages of specialization and interdependence.
- (5) Explain how self-interest, channeled through the marketplace, can increase the overall standard of living.

- (6) Analyze the role of government in a market economy regarding public goods, externalities, monopoly power, redistribution of income and the definition and protection of property rights.
- (7) Describe the rise of national economies, the emergence of free markets and the emergence of democratic capitalism.
- (8) Illustrate the idea that real world economies tend to be mixed economies containing elements of capitalism, socialism, command allocations of resources and market allocations of resources.
- (9) Compare the benefits and costs of allocating resources through the markets or the government.
- (10) Discuss how the pricing system of an economy determines what goods and services will be produced, how they will be produced and who will receive them.
- (d) Explore trends in international trade, the impact of trade on the economy of the United States and the role of exchange rates, as demonstrated by the ability of the pupil to:
- (1) Describe how the economic characteristics of other countries and their economic events affect the United States.
- (2) Determine how a change in exchange rates affects the ability of residents of a country to consume products from other countries.
- (3) Assess the impact of globalization on the economy of the United States and the world economy.
- (4) Analyze the advantages and disadvantages of international trade by comparing free trade and restricted trade.
 - (e) For the subarea of financial literacy:

- (1) Analyze the manner in which financial decisions impact quality of life, including, without limitation, the consequences of making certain college or career choices.
- (2) Evaluate the assessment and computation of taxes at the local, state and federal levels.
 - (3) Locate and evaluate financial information from various sources.
- (4) Develop and evaluate a personal financial plan that uses a financial record keeping system for accounts and includes a savings plan.
- (5) Identify the costs and benefits of different types of credit and debt, including, without limitation, methods for avoiding and resolving debt problems.
- (6) Explain the purpose of a credit report, including, without limitation, the manner in which a credit report is used by lenders, employers and insurers.
- (7) Describe a borrower's access to and rights and responsibilities with respect to a credit report.
- (8) Compare and contrast different types of loans, including, without limitation, with relation to interest rates, terms and compounding frequency, the management of debt and the consequences of acquiring debt.
 - (9) Analyze methods to prevent and limit the consequences of identity theft and fraud.
- (10) Analyze the costs and benefits of various investment strategies and alternatives to investing, including, without limitation, investing in securities, compound interest, risk and methods of buying and selling investments.
- (11) Analyze the purpose and specific provisions of various insurance plans and compare the quality of different providers of insurance.

- (12) Evaluate college and career choices and their effect on income, unemployment and underemployment.
- (13) Complete important financial, academic and professional documents, including, without limitation, a loan application, a scholarship application, a job application and a resume.
- (14) Analyze the requirements and benefits of different options for financing a postsecondary education, including, without limitation, the requirements and benefits of the Free Application for Federal Student Aid, the programs of the Western Interstate Commission for Higher Education, the Governor Guinn Millennium Scholarship Program, a tuition savings account or prepaid tuition plan as defined under section 529 of the Internal Revenue Code, 26 U.S.C. § 529, as amended, the Silver State Opportunity Grant Program created by NRS 396.952 and the Nevada Higher Education Prepaid Tuition Program developed pursuant to NRS 353B.090.
 - 5. For the area of civics:
- (a) Know why society needs rules, law and governments, and understand the roles, rights and responsibilities of citizens, as demonstrated by the ability of the pupil to:
- (1) Explain the concept of the rule of law in the establishment of the United States Constitution.
- (2) Analyze major social, political and economic conflicts and evaluate the role of compromise in the resolution of those conflicts.
- (3) Describe the influences of historic ideas on the creation of early documents of the United States, including, without limitation, the influence of Greek law, the Magna Carta, the Iroquois Confederacy, the social contract theory, natural rights philosophy and republicanism.

- (4) Describe how the Nevada Constitution and the United States Constitution preserve state and national principles and serve as methods for change, including, without limitation, the formal and informal processes for amending a constitution.
- (5) Analyze the provisions of the United States Constitution and the amendments to the United States Constitution which protect personal rights, including, without limitation, the Due Process Clause and Equal Protection Clause of the 14th Amendment and through the examination of landmark cases, including, without limitation:
 - (I) Brown v. Board of Education of Topeka;
 - (II) Gideon v. Wainwright;
 - (III) Miranda v. Arizona; and
 - (IV) Tinker v. Des Moines Independent Community School District.
 - (6) Examine the rights of citizens and how those rights are protected and restricted.
 - (7) Analyze and evaluate the role of citizen participation in civic life.
 - (8) Examine the responsibilities of local, state and national citizenship.
- (9) Interpret the symbols and documents of a nation and analyze how the documents represent the identity of the nation.
- (b) Understand the United States Constitution and the government created by the United States Constitution, including, without limitation, the relationship between national and subnational governments, and the structure and function of state and local governments, as demonstrated by the ability of the pupil to:
- (1) Explain the provisions of the United States Constitution regarding the division of powers between the Federal Government and state governments, including, without limitation, powers that are delegated, implied, reserved and concurrent.

- (2) Analyze and give examples of the expansion of the Federal Government through the use of its enumerated and implied powers.
 - (3) Provide contemporary examples of federalism.
- (4) Compare and contrast the structure of the Nevada Constitution and the United States Constitution.
- (5) Use examples to illustrate the Supremacy Clause in defining the relationship between state governments and the Federal Government.
 - (6) Describe the unique role of tribal and territorial governments in the United States.
- (7) Examine the organization of the United States Constitution and describe the structure it creates, including, without limitation, the Executive, Legislative and Judicial Branches.
- (8) Examine the organization of the Nevada Constitution and describe the structure it creates, including, without limitation, the Executive, Legislative and Judicial Branches.
 - (9) Explain the structure and function of local governments.
- (10) Analyze the effectiveness of checks and balances in maintaining the equal division of power.
 - (11) Describe the creation of laws through the legislative process.
- (12) Describe the duties of the Executive Branch, including, without limitation, the duties of the Cabinet and departments of the Executive Branch, regulatory agencies, the Executive Office of the President of the United States and the staff of the White House.
- (13) Describe the structure and jurisdiction of the federal court system and analyze the power of judicial review.
- (14) Explain the state and local judicial processes, including, without limitation, juvenile, civil and criminal court systems.

- (c) Describe the roles of political parties, elections, interest groups, the media and public opinion in the democratic process, as demonstrated by the ability of the pupil to:
- (1) Assess the process by which leaders are selected in the political system in the United States, and analyze the role of the electoral college in the election of the President of the United States.
- (2) Analyze the roles and functions of political parties in public policy and the electoral process.
- (3) Evaluate the significance of interest groups and public opinion in the political process of a democratic society.
 - (4) Analyze the role of the media in the process of political persuasion.
 - (5) Evaluate propaganda in the political process.
 - (6) Describe the process by which public policy is formed and implemented.
- (d) Explain the different political systems in the world and how those systems relate to the United States and the citizens of the United States, as demonstrated by the ability of the pupil to:
- (1) Summarize and evaluate the significant characteristics of the major political systems of the world, including, without limitation, monarchies, totalitarian dictatorships, presidential systems, parliamentary systems, socialism and communism.
- (2) Analyze the conflict between the policies of the United States regarding isolation and intervention in world affairs.
- (3) Identify and analyze the foreign policy of the United States with regard to dealing with international problems, including, without limitation, diplomacy, economic policy, humanitarian aid and military intervention.

United Nations, the World Bank, Amnesty International and the International Red Cross.

(4) Critique the role of international organizations, including, without limitation, the