TeachIn Course Module 1: Worksheet & Quiz

Student Worksheet & Quiz – Lesson 1: The Constitution and Bill of Rights

Student Worksheet

Lesson Objectives:

By the end of this lesson, you should be able to:

- 1. Explain the structure and purpose of the U.S. Constitution.
- 2. Understand the historical context and significance of the Bill of Rights.
- 3. Describe how constitutional amendments shape modern society.

Part 1: Understanding the U.S. Constitution

1. What is the purpose of the U.S. Constitution?

2. Name the three branches of government and describe their roles:

- Legislative Branch: ______
- Executive Branch: ______
- Judicial Branch:

3. What is the significance of the Preamble of the Constitution?

Part 2: The Bill of Rights – History and Importance

4. Why was the Bill of Rights added to the Constitution?

5. Match each amendment to its correct right:

Amendment	Right/Protection
1st	a. Right to a fair trial
2nd	b. Freedom of speech and religion
4th	c. Right to bear arms
5th	d. Protection against unreasonable searches
6th	e. Protection against self-incrimination

Part 3: How Constitutional Amendments Shape Citizens' Lives

6. How have amendments been used to expand civil rights in the U.S.? Give two examples.

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- 7. Why is the Constitution considered a "living document"?

Lesson 1 Quiz

Multiple Choice Questions

- 1. What year was the U.S. Constitution written? a) 1776
 - b) 1787
 - c) 1801
 - d) 1791
- 2. The first ten amendments to the U.S. Constitution are known as: a) The Declaration of Independence
 - b) The Articles of Confederation
 - c) The Bill of Rights

- d) The Federalist Papers
- Which amendment protects individuals from unlawful searches and seizures? a) 1st
 b) 4th
 - c) 5th
 - d) 6th
- 4. What does the 5th Amendment protect individuals from? a) Cruel and unusual punishment
 - b) Self-incrimination and double jeopardy
 - c) Excessive bail
 - d) Forced quartering of soldiers

Short Answer Questions

- 5. Why is the Supreme Court important in interpreting constitutional amendments?
- 6. How does the Bill of Rights continue to influence legal decisions today?

Bonus Challenge:

Research a recent Supreme Court case that involved the Bill of Rights. Summarize the case and its outcome.

Answer Key (For Instructor Use Only)

Matching:

Amendment	Right/Protection
1st	b. Freedom of speech and religion
2nd	c. Right to bear arms
4th	d. Protection against unreasonable searches

5th e. Protection against self-incrimination

6th a. Right to a fair trial

Quiz Answers:

- 1. **b) 1787**
- 2. c) The Bill of Rights
- 3. b) 4th
- 4. b) Self-incrimination and double jeopardy

This worksheet and quiz are designed to reinforce key concepts from Lesson 1: The Constitution and Bill of Rights.

Student Worksheet & Quiz – Lesson 2: Your Fundamental Rights

Student Worksheet

Lesson Objectives:

By the end of this lesson, you should be able to:

- 1. Explain the First Amendment and the scope of free speech rights.
- 2. Understand privacy rights in the digital world and their legal implications.
- 3. Describe due process rights and their role in the justice system.

Part 1: The First Amendment – Free Speech

1. What is the purpose of the First Amendment?

2. What types of speech are protected under the First Amendment?

3. What are three limitations on free speech?

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4. How does the First Amendment apply to digital spaces like social media?

Part 2: Privacy Rights in the Digital Age

5. How does the Fourth Amendment protect privacy?

6. What is the difference between government surveillance and corporate data collection?

7. What are two Supreme Court cases that shaped digital privacy rights? Briefly describe their significance.

8. List three ways you can protect your personal information online.

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Part 3: Due Process and Legal Protections

9. What is due process, and where is it found in the Constitution?

10. What are some key protections under due process rights? (Name at least two.)

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11. How did the Miranda v. Arizona case affect due process rights?

Lesson 2 Quiz

Multiple Choice Questions

- 1. The First Amendment protects all of the following EXCEPT: a) Freedom of speech
 - b) Freedom of religion
 - c) Freedom from criticism
 - d) Freedom of the press
- 2. Which of the following types of speech is NOT protected under the First Amendment? a) Political opinions
 - b) Hate speech
 - c) Inciting violence
 - d) Criticism of the government
- 3. What amendment protects against unreasonable searches and seizures? a) First Amendment
 - b) Fourth Amendment
 - c) Fifth Amendment
 - d) Sixth Amendment
- 4. In the digital age, private companies can regulate speech on their platforms because: a) The First Amendment applies only to government restrictions on speech
 - b) Companies have no legal authority to limit speech
 - c) The Supreme Court ruled against digital speech restrictions
 - d) The Constitution explicitly regulates social media platforms
- 5. What does due process ensure? a) That only guilty people are arrested
 - b) That legal procedures are fair and constitutional
 - c) That the government can act without restrictions
 - d) That people do not have to obey laws

Short Answer Questions

6. How does the government balance free speech and public safety?

- 7. Why do companies collect user data, and how can users protect their privacy?
- 8. What happens if law enforcement does not follow due process procedures?

Bonus Challenge:

Find and summarize a current legal case involving **free speech**, **privacy rights**, **or due process** in the digital era.

Answer Key (For Instructor Use Only)

Matching:

Amendment	Protection
1st	Freedom of speech, press, religion, and assembly
4th	Protection from unreasonable searches and seizures
5th	Protection against self-incrimination
6th	Right to a fair trial and legal representation

Quiz Answers:

- 1. c) Freedom from criticism
- 2. c) Inciting violence
- 3. b) Fourth Amendment
- 4. a) The First Amendment applies only to government restrictions on speech
- 5. b) That legal procedures are fair and constitutional

This worksheet and quiz are designed to reinforce key concepts from Lesson 2: Your Fundamental Rights.

Student Worksheet & Quiz – Lesson 3: Your Rights When Dealing with Law Enforcement

Student Worksheet

Lesson Objectives:

By the end of this lesson, you should be able to:

- 1. Explain the protections provided by the **Fourth, Fifth, and Sixth Amendments**.
- 2. Understand your rights if **stopped**, **searched**, **or arrested**.
- 3. Describe the legal standards of probable cause, warrants, and police accountability.

Part 1: The Fourth Amendment – Protection Against Unlawful Searches and Seizures

1. What is the Fourth Amendment, and what protections does it provide?

2. What are three common exceptions to the warrant requirement?

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- _____

3. If police ask to search your vehicle, what should you say if you do not want them to?

Part 2: The Fifth Amendment – Right to Remain Silent and Protection Against Self-Incrimination

4. What does the Fifth Amendment protect?

5. What are your Miranda Rights, and why are they important?

6. If questioned by police, what should you say to invoke your right to remain silent?

Part 3: The Sixth Amendment – Right to Legal Representation and a Fair Trial

7. What legal protections does the Sixth Amendment provide?

8. If you cannot afford a lawyer, what must the court provide for you?

Part 4: What to Do If Stopped, Searched, or Arrested

9. What should you do if stopped by police on the street?

10. What are three things you should do if arrested?

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Part 5: Understanding Probable Cause, Warrants, and Police Accountability

11. What is probable cause, and why is it important in legal proceedings?

12. When can police search without a warrant? Name two situations.

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13. How do body cameras help with police accountability?

Lesson 3 Quiz

Multiple Choice Questions

- 1. The Fourth Amendment protects citizens from: a) Being arrested
 - b) Unlawful searches and seizures
 - c) Traffic violations
 - d) Police questioning
- 2. If police do not have a warrant, they can search your property if: a) You give consent
 - b) They demand entry
 - c) You ask them not to
 - d) They suspect a crime
- 3. The Fifth Amendment protects individuals from: a) Police questioning
 - b) Self-incrimination
 - c) Attending a trial
 - d) Being stopped by police
- 4. Miranda Rights must be read to individuals when: a) They are suspected of a crimeb) They are detained by police
 - c) They are arrested and interrogated
 - d) They are in a courtroom
- The Sixth Amendment ensures that all individuals: a) Receive a fair and speedy trial b) Are released after being arrested
 - c) Must testify in court
 - d) Can avoid attending trial

Short Answer Questions

- 6. If you are arrested, what is the most important thing you should do?
- 7. Why is probable cause important in the legal system?
- 8. What is one way that individuals can hold law enforcement accountable?

Bonus Challenge:

Research a real case where an individual successfully challenged an unlawful search or arrest. Summarize the case and explain how the Constitution protected their rights.

Answer Key (For Instructor Use Only)

Quiz Answers:

- 1. b) Unlawful searches and seizures
- 2. a) You give consent
- 3. b) Self-incrimination
- 4. c) They are arrested and interrogated
- 5. a) Receive a fair and speedy trial

This worksheet and quiz reinforce key concepts from Lesson 3: Your Rights When Dealing with Law Enforcement.

Student Worksheet & Quiz – Lesson 4: Civic Duties and Participation

Student Worksheet

Lesson Objectives:

By the end of this lesson, you should be able to:

- 1. Explain the importance of voting and its impact on democracy.
- 2. Understand the role of jury duty in the legal system.
- 3. Identify ways to participate in community involvement and advocacy.

Part 1: The Importance of Voting

1. Why is voting an important civic duty?

2. What are three common barriers to voting, and how can they be overcome?

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- _____

3. Name three types of elections that U.S. citizens can vote in.

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Part 2: Jury Duty – Why It Matters

4. What is the purpose of jury duty, and which constitutional amendment guarantees it?

5. Why is it important for juries to be composed of everyday citizens?

6. List two common concerns about jury duty and explain why they should not discourage participation.

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Part 3: Community Involvement and Advocacy

7. Why is community involvement important for a healthy democracy?

8. List three ways you can get involved in your community.

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9. How can citizens advocate for change in their communities?

Lesson 4 Quiz

Multiple Choice Questions

- 1. Voting in elections allows citizens to: a) Avoid paying taxes
 - b) Have a say in government decisions
 - c) Automatically be selected for jury duty
 - d) Ignore laws they disagree with
- 2. What amendment guarantees the right to a trial by jury? a) First Amendment
 - b) Sixth Amendment
 - c) Fourth Amendment
 - d) Eighth Amendment
- 3. One way to participate in local government is to: a) Ignore politics
 - b) Volunteer in your community
 - c) Avoid jury duty
 - d) Refuse to vote
- 4. What is one major reason people do not vote? a) They do not care about lawsb) They believe their vote doesn't matter
 - c) They don't have a social security number
 - d) They are automatically disqualified
- 5. What is an example of community advocacy? a) Attending a protest for environmental policies
 - b) Staying home and watching TV
 - c) Complaining without taking action
 - d) Avoiding local elections

Short Answer Questions

6. Why are local elections just as important as national elections?

- 7. How does serving on a jury protect people's rights?
- 8. Name one way social media can be used for advocacy.

Bonus Challenge:

Find and summarize a current issue that citizens are advocating for in your community. How are people working together to create change?

Answer Key (For Instructor Use Only) Quiz Answers: 1. b) Have a say in government decisions 2. b) Sixth Amendment 3. b) Volunteer in your community 4. b) They believe their vote doesn't matter 5. a) Attending a protest for environmental policies

This worksheet and quiz reinforce key concepts from Lesson 4: Civic Duties and Participation.

Student Worksheet & Quiz – Lesson 5: How Laws Are Made and Changed

Student Worksheet

Lesson Objectives:

By the end of this lesson, you should be able to:

- 1. Explain the role of **Congress and state legislatures** in making laws.
- 2. Understand how lobbyists and interest groups influence policy decisions.
- 3. Learn how to **track legislation** and take action on laws that affect you.

Part 1: The Role of Congress and State Legislatures

1. What is the difference between a bill and a law?

2. What are the steps for a bill to become a law at the federal level?



3. Who has the power to sign or veto a federal law?

4. How do state legislatures differ from Congress in making laws?

Part 2: Lobbyists, Interest Groups, and Policy Influence

5. What is a lobbyist, and what do they do?

6. Name two examples of interest groups and the causes they advocate for.

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7. What are the positives and negatives of lobbying?

- Positive:
- Negative: ______

Part 3: How to Track Legislation and Take Action

8. What are two websites where you can track federal or state bills?

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- 9. List three ways citizens can influence laws.

 - 3. _____

10. Why is voting in elections important for influencing laws?

Lesson 5 Quiz

Multiple Choice Questions

- What is the first step in the federal lawmaking process? a) The President signs the bill
 b) A bill is introduced in Congress
 - c) The Supreme Court reviews the bill
 - d) Citizens vote on the bill
- 2. What happens if the President vetoes a bill? a) Congress cannot pass it
 - b) Congress can override the veto with a two-thirds vote
 - c) The Supreme Court automatically reviews it
 - d) The bill becomes a law anyway
- 3. Lobbyists work for: a) Businesses, unions, and advocacy groups
 - b) The Supreme Court
 - c) The military
 - d) Local police departments
- 4. Which of the following is NOT a way citizens can influence laws? a) Signing petitionsb) Contacting representatives
 - c) Ignoring elections
 - d) Attending town hall meetings
- 5. What is the main purpose of interest groups? a) To pass laws directlyb) To educate lawmakers and advocate for policies

c) To replace Congressd) To veto bills

Short Answer Questions

6. What is one example of a law that has changed due to public advocacy?

7. How does contacting your representative help influence legislation?

8. What is one way you can get involved in shaping laws in your community?

Bonus Challenge:

Research a bill currently being debated in Congress or your state legislature. Summarize what the bill is about and explain why people support or oppose it.

Answer Key (For Instructor Use Only)

Quiz Answers:

- 1. b) A bill is introduced in Congress
- 2. b) Congress can override the veto with a two-thirds vote
- 3. a) Businesses, unions, and advocacy groups
- 4. c) Ignoring elections
- 5. b) To educate lawmakers and advocate for policies

This worksheet and quiz reinforce key concepts from **Lesson 5: How Laws Are Made and Changed**.

TeachIn Course Module 2: Worksheet & Quiz

Student Worksheet & Quiz – Lesson 1: The Three Co-Equal Branches of Government

Student Worksheet

Lesson Objectives:

By the end of this lesson, you should be able to:

- 1. Explain the roles and powers of the **Executive**, Legislative, and Judicial branches.
- 2. Understand the concept of **separation of powers and checks & balances**.
- 3. Analyze historical examples of government overreach and how the system responded.

Part 1: The Three Branches of Government

1. What are the three branches of government, and what is the primary function of each?

- Legislative Branch: ______
- Executive Branch: ______
- Judicial Branch: ______

2. Who makes up each branch of government?

- Legislative Branch: ______
- Executive Branch: _______
- Judicial Branch: ______

3. What is the role of the Legislative Branch in creating laws?

4. What power does the President have over laws passed by Congress?

5. What is the role of the Judicial Branch in interpreting laws?

Part 2: Separation of Powers and Checks & Balances

6. What is the purpose of separation of powers in the U.S. government?

7. Match the following checks & balances to the correct branch of government:

Branch	Power to Check Another Branch
Legislative	a) Can veto laws and issue executive orders
Executive	b) Can declare laws or executive actions unconstitutional
Judicial	c) Can override vetoes, approve appointments, and impeach the president
8. Give one o Branch.	example of how the Executive Branch checks the power of the Legislative

9. How can the Judicial Branch check both the Legislative and Executive Branches?

Part 3: Historical Examples of Overreach and Correction

10. What was FDR's Court-Packing Plan, and why did it fail?

11. How did Congress hold President Nixon accountable during the Watergate scandal?

12. What did the War Powers Resolution of 1973 do, and why was it important?

Lesson 1 Quiz

Multiple Choice Questions

- 1. What is the main job of the Legislative Branch? a) Enforcing laws
 - b) Making laws
 - c) Interpreting laws
 - d) Declaring war
- 2. Which branch of government has the power to veto laws? a) Legislative
 - b) Executive
 - c) Judicial
 - d) None of the above
- 3. How can Congress override a presidential veto? a) By asking the Supreme Court to overturn it
 - b) With a two-thirds majority vote in both the House and Senate
 - c) By requesting a national referendum
 - d) It cannot be overridden
- 4. What power does the Judicial Branch have over laws? a) It can rewrite laws
 - b) It can declare laws unconstitutional
 - c) It can enforce laws
 - d) It can veto laws
- 5. What was the main issue in the Watergate scandal? a) A presidential assassination attempt
 - b) A break-in and cover-up leading to Nixon's resignation
 - c) A financial crisis in the White House
 - d) A conflict between Congress and the Supreme Court

Short Answer Questions

- 6. Why is the system of checks and balances important?
- 7. Give an example of how Congress can check the power of the President.

8. How do Supreme Court decisions shape government policies?

Bonus Challenge:

Research a modern example of a government branch exercising its checks and balances. Summarize the event and explain its significance.

Answer Key (For Instructor Use Only)

Matching:

Branch	Power to Check Another Branch	
Legislative	c) Can override vetoes, approve app <mark>ointments, and</mark> impeach the president	
Executive	a) Can veto laws and issue executive orders	
Judicial	b) Can declare laws or executive actions unconstitutional	
Quiz Answers:		

- 1. b) Making laws
- 2. b) Executive
- 3. b) With a two-thirds majority vote in both the House and Senate
- 4. b) It can declare laws unconstitutional
- 5. b) A break-in and cover-up leading to Nixon's resignation

This worksheet and quiz reinforce key concepts from Lesson 1: The Three Co-Equal Branches of Government.

Student Worksheet & Quiz – Lesson 2: Key Constitutional Amendments

Student Worksheet

Lesson Objectives:

By the end of this lesson, you should be able to:

- 1. Explain the **Reconstruction Amendments (13th, 14th, and 15th)** and their impact on civil rights.
- 2. Understand how the **14th Amendment expanded legal protections**.
- 3. Analyze how the 14th Amendment influences modern legal cases.

Part 1: The Reconstruction Amendments and Civil Rights

1. What are the Reconstruction Amendments, and why were they necessary?

2. Match the amendment to its key protection:

Amendment Protection

- 13th a) Guaranteed voting rights regardless of race14th b) Granted citizenship and equal protection under the law
- 15th c) Abolished slavery in the U.S.

3. How did Southern states resist these amendments after they were passed?

4. How did the Civil Rights Movement help enforce these amendments?

Part 2: The 14th Amendment's Impact on Modern Legal Battles

5. What are the three key clauses of the 14th Amendment, and what do they protect?

- Citizenship Clause: ______
- Due Process Clause: ______
- Equal Protection Clause: ______

6. Name three Supreme Court cases that used the 14th Amendment and explain their impact.

- 1. Case: _____ Impact:
- 2. Case: _____ Impact:
- 3. Case: _____ Impact:

7. Why is the 14th Amendment still important today?

Lesson 2 Quiz

Multiple Choice Questions

- What did the 13th Amendment do? a) Gave women the right to vote b) Ended slavery
 - c) Created the Bill of Rights
 - d) Established the right to due process
- 2. The 14th Amendment guarantees: a) Freedom of speech
 - b) Equal protection under the law
 - c) The right to bear arms
 - d) The right to remain silent
- The 15th Amendment granted voting rights to: a) All U.S. citizens
 b) Women
 - c) African American men
 - d) All people over the age of 18
- 4. The 14th Amendment was used in which Supreme Court case to end school segregation? a) Roe v. Wade
 b) Brown v. Board of Education
 c) Plessy v. Ferguson

d) Miranda v. Arizona

- The Equal Protection Clause is often used in legal battles involving: a) Gun control laws
 b) State taxes
 - c) Discrimination and civil rights cases
 - d) Speeding tickets

Short Answer Questions

- 6. How did the Reconstruction Amendments change the legal status of African Americans in the U.S.?
- 7. Why was the 14th Amendment necessary after the 13th Amendment abolished slavery?
- 8. How has the 14th Amendment been used to expand rights beyond race-related cases? Give one example.

Bonus Challenge:

Find a modern court case that used the **14th Amendment** as part of the ruling. Summarize the case and explain how the amendment was applied.

Answer Key (For Instructor Use Only)

Matching:

Amendment	Protection
13th	c) Abolished slavery in the U.S.
14th	b) Granted citizenship and equal protection under the law
15th	a) Guaranteed voting rights regardless of race

Quiz Answers:

- 1. b) Ended slavery
- 2. b) Equal protection under the law
- 3. c) African American men
- 4. b) Brown v. Board of Education
- 5. c) Discrimination and civil rights cases

This worksheet and quiz reinforce key concepts from Lesson 2: Key Constitutional Amendments.

Student Worksheet & Quiz – Lesson 3: The Supreme Court and Landmark Cases

Student Worksheet

Lesson Objectives:

By the end of this lesson, you should be able to:

- 1. Explain the **power of judicial review** and its impact on laws.
- 2. Understand the Supreme Court justice selection process.
- 3. Analyze landmark Supreme Court cases and their influence on American rights.

Part 1: The Power of Judicial Review

1. What is judicial review, and why is it important?

2. Which Supreme Court case established the power of judicial review?

3. How does judicial review help maintain checks and balances in government?

4. What happens when the Supreme Court rules a law unconstitutional?

Part 2: How Supreme Court Justices Are Selected

5. What is the process for appointing a Supreme Court justice?

6. Why do Supreme Court justices serve for life?

7. What factors influence the selection of a Supreme Court justice?

Part 3: Key Cases That Have Shaped American Rights

8. Match the Supreme Court case with its impact:

Case	Impact
Marbury v. Madison	a) Established Miranda Rights
Brown v. Board of Education	b) Legalized same-sex marriage
Miranda v. Arizona	c) Established judicial review
Obergefell v. Hodges	d) Ended racial segregation in schools

9. Choose one landmark case and explain how it changed American law.

10. How does the Supreme Court impact everyday life for U.S. citizens?

Lesson 3 Quiz

Multiple Choice Questions

- 1. What is the main function of the Supreme Court? a) To write laws
 - b) To enforce laws
 - c) To interpret laws and rule on their constitutionality
 - d) To oversee elections
- 2. How many justices serve on the Supreme Court? a) 7
 - b) 9
 - c) 12
 - d) 13
- 3. Which Supreme Court case ruled that racial segregation in public schools was unconstitutional? a) Roe v. Wade
 - b) Brown v. Board of Education
 - c) Plessy v. Ferguson
 - d) Marbury v. Madison
- 4. The President nominates Supreme Court justices, but who confirms them? a) The Vice President
 - b) The House of Representatives
 - c) The Senate
 - d) The Chief Justice
- 5. What was the significance of the Miranda v. Arizona ruling? a) Allowed judicial review b) Required police to inform suspects of their rights
 - c) Established the right to privacy
 - d) Limited presidential powers

Short Answer Questions

- 6. Why is judicial review an important power for the Supreme Court?
- 7. What happens if the Senate does not confirm a Supreme Court nominee?
- 8. Name one modern Supreme Court case and explain its significance.

Bonus Challenge:

Find and summarize a recent Supreme Court case that has impacted American law. How did the justices decide, and what were the arguments for and against the ruling?

Answer Key (For Instructor Use Only)

Matching:

Case	Impact
Marbury v. Madison	c) Established judicial review
Brown v. Board of Education	d) Ended racial segregation in schools
Miranda v. Arizona	a) Established Miranda Rights
Obergefell v. Hodges	b) Legalized same-sex marriage

Quiz Answers:

- 1. c) To interpret laws and rule on their constitutionality
- 2. **b) 9**
- 3. b) Brown v. Board of Education
- 4. c) The Senate
- 5. b) Required police to inform suspects of their rights

This worksheet and quiz reinforce key concepts from Lesson 3: The Supreme Court and Landmark Cases.

Student Worksheet & Quiz – Lesson 4: Understanding Federal, State, and Local Governments

Student Worksheet

Lesson Objectives:

By the end of this lesson, you should be able to:

- 1. Explain the roles of federal, state, and local governments and their responsibilities.
- 2. Understand state constitutions and how they relate to the U.S. Constitution.
- 3. Analyze how federal funding impacts state policies and decision-making.

Part 1: Who Controls What?

Government Level	Responsibilities
Federal Government	a) Manages public schools and sets state laws
State Government	b) Handles national defense and immigration laws
Local Government	c) Oversees police, fire departments, and public utilities

1. Match the level of government with its responsibilities:

- 2. Give an example of a law or policy that is controlled at each level of government:

 - Federal:
 State:
 - Local: _____

3. Why do some responsibilities overlap between federal, state, and local governments?

Part 2: The Role of State Constitutions

4. What is a state constitution, and how does it differ from the U.S. Constitution?

5. Name two ways state constitutions can impact the daily lives of residents.

6. Can state constitutions contradict the U.S. Constitution? Why or why not?

Part 3: How Federal Funding Affects State Policies

7. What are two types of federal funding that states receive?

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8. Give an example of how federal funding influences state laws or policies.

9. What is an unfunded mandate, and why can it be controversial?

10. Should states be required to follow federal guidelines when receiving federal funding? Why or why not?

Lesson 4 Quiz

Multiple Choice Questions

- Which level of government is responsible for printing money and handling immigration?
 a) Federal
 - b) State
 - c) Local
 - d) None of the above
- Who is responsible for funding and regulating public schools? a) The President
 b) State governments
 - c) Local governments
 - d) The Supreme Court
- What is the main difference between the U.S. Constitution and state constitutions? a) State constitutions apply nationwide

- b) State constitutions cannot be changed
- c) State constitutions are longer and more detailed
- d) The U.S. Constitution does not apply to states
- 4. How does the federal government influence state policies? a) By passing executive orders
 - b) By providing funding with specific conditions
 - c) By electing state representatives
 - d) By enforcing state constitutions
- 5. What is a block grant? a) A federal grant given for a specific purpose
 - b) A broad federal grant allowing states more control
 - c) A law passed by Congress
 - d) A restriction on state spending

Short Answer Questions

- 6. Why do state and local governments handle different responsibilities than the federal government?
- 7. Give one example of how federal laws affect state governments.
- 8. How does federal funding impact public services like transportation or healthcare?

Bonus Challenge:

Find a recent news article about a debate over federal funding and state policies. Summarize the issue and explain the arguments for and against federal involvement.

Answer Key (For Instructor Use Only)

Matching:

Government Level

Responsibilities

Federal Government	b) Handles national defense and immigration laws
State Government	a) Manages public schools and sets state laws
Local Government	c) Oversees police, fire departments, and public utilities

Quiz Answers:

- 1. a) Federal
- 2. b) State governments
- 3. c) State constitutions are longer and more detailed
- 4. b) By providing funding with specific conditions
- 5. b) A broad federal grant allowing states more control

This worksheet and quiz reinforce key concepts from Lesson 4: Understanding Federal, State, and Local Governments.

Student Worksheet & Quiz – Lesson 5: Elections and Political Processes

Student Worksheet

Lesson Objectives:

By the end of this lesson, you should be able to:

- 1. Explain how elections work at the federal, state, and local levels and why they matter.
- 2. Understand gerrymandering, how it affects elections, and efforts to reform it.
- 3. Analyze the **role of political parties and independent candidates** in the election process.

Part 1: How Elections Work and Why They Matter

1. What are the three main types of elections in the United States?

- Presidential Elections:
- Midterm Elections: ______
- State and Local Elections: ______

2. What are three steps in the voting process?

3. Why is voter turnout important in elections?

4. How does the Electoral College determine the outcome of a U.S. presidential election?

Part 2: Understanding Gerrymandering and Its Impact

5. What is gerrymandering, and how does it affect elections?

6. Match the type of gerrymandering to its description:

Type of Gerrymandering	Description
Partisan Gerrymandering	a) Helps reelect current officeholders
Racial Gerrymandering	b) Redistricting to benefit one political party
Incumbent Gerrymandering	c) Dilutes or concentrates minority voting power

7. What are two ways to reform gerrymandering?

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Part 3: The Role of Political Parties and Independent Candidates

8. What is the primary purpose of political parties?

9. How do third-party or independent candidates impact elections?

10. What are the key differences between the Democratic and Republican parties?

- Democratic Party: ______
- Republican Party: ______

Lesson 5 Quiz

Multiple Choice Questions

- What type of election is held every four years to elect the President? a) Midterm Election
 b) Primary Election
 - c) Presidential Election
 - d) Special Election
- 2. What is the purpose of the Electoral College? a) To count the popular vote
 - b) To directly elect the President
 - c) To choose members of Congress
 - d) To oversee local elections
- 3. Gerrymandering is the process of: a) Counting votes
 - b) Redrawing district lines to favor a party
 - c) Registering voters
 - d) Conducting exit polls
- 4. Which of the following is NOT a responsibility of political parties? a) Selecting candidatesb) Organizing campaigns
 - c) Running the government
 - d) Setting policy platforms
- 5. What challenge do third-party candidates often face in U.S. elections? a) Limited funding and media coverage
 - b) No ability to register as candidates
 - c) Automatic disqualification from debates
 - d) Lack of legal voting rights

Short Answer Questions

- 6. Why do midterm elections matter for control of Congress?
- 7. How does gerrymandering affect voter representation?
- 8. Name one way independent candidates can influence political debates.

Bonus Challenge:

Find a real-world example of gerrymandering in a U.S. state. How did it impact elections, and what efforts were made to change it?

Answer Key (For Instructor Use Only)

Matching:

Type of GerrymanderingDescriptionPartisan Gerrymanderingb) Redistricting to benefit one political partyRacial Gerrymanderingc) Dilutes or concentrates minority voting powerIncumbent Gerrymanderinga) Helps reelect current officeholdersQuiz Answers:

- 1. c) Presidential Election
- 2. b) To directly elect the President
- 3. b) Redrawing district lines to favor a party
- 4. c) Running the government
- 5. a) Limited funding and media coverage

This worksheet and quiz reinforce key concepts from Lesson 5: Elections and Political Processes.

Student Worksheet & Quiz – Lesson 6: Public Policy and Advocacy

Student Worksheet

Lesson Objectives:

By the end of this lesson, you should be able to:

- 1. Learn how to effectively write to representatives to advocate for change.
- 2. Understand grassroots activism and how to organize for policy impact.
- 3. Explore real-world examples of successful advocacy efforts.

Part 1: Writing to Representatives – How to Be Effective

1. Why is writing to representatives an important way to influence policy?

2. What are three key elements of an effective letter to a representative?

- 3. Review the example below and identify two ways it could be improved:

Example Letter:

"Dear Senator, I think healthcare is important. Please fix it. Thanks."

Improvements:

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4. Write a short letter (4-5 sentences) to your representative on an issue you care about:

Part 2: Grassroots Activism and Organizing

5. What is grassroots activism, and why is it powerful?

6. Match the steps of organizing a grassroots movement to their descriptions:

Step	Description
Choose an Issue	a) Educate people about the problem through social media and events.
Build a Network	b) Find allies, organizations, or community members who support the cause.
Educate the Public	c) Identify a policy or <mark>social issue tha</mark> t needs change.
Engage Decision-Makers	d) Meet with legislators, start petitions, or attend public meetings.
Use Social Media & Protests	e) Gain public attention through news coverage and digital campaigns.

7. What are two examples of real-world grassroots movements, and what did they achieve?

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8. How can you use social media to support a grassroots movement?

Lesson 6 Quiz

- Why is it important to be clear and specific when writing to a representative? a) They receive thousands of messages and need to quickly understand the issue
 b) They do not read letters from citizens
 c) It makes the letter longer and more impressive
 - c) It makes the letter longer and more impressive

- d) Representatives only care about personal stories
- 2. Which of the following is NOT a best practice when writing to a representative? a) Keeping the letter short and to the point
 - b) Providing facts and evidence to support your argument
 - c) Using aggressive and demanding language
 - d) Asking the representative to take a specific action
- 3. What is grassroots activism? a) A movement controlled by the governmentb) A campaign that starts at the community level to influence policy change
 - c) A group of politicians debating an issue
 - d) A policy-making process in Congress
- 4. What is one common method grassroots activists use to raise awareness? a) Keeping their concerns private
 - b) Ignoring policymakers
 - c) Using social media and organizing events
 - d) Only voting in presidential elections
- 5. Why do grassroots movements often target local or state-level government first? a) Local governments are easier to influence and make quicker changes
 - b) State governments have more power than the federal government
 - c) Federal laws do not affect local issues
 - d) Congress is not allowed to communicate with citizens

- 6. What is one way you can follow up after writing to a representative?
- 7. How can a petition help a grassroots movement gain momentum?
- 8. Name one issue that grassroots activism has successfully influenced in history.

Bonus Challenge:

Find a current grassroots movement or advocacy campaign. How are activists spreading awareness, and what impact have they had so far?

Answer Key (For Instructor Use Only)

Matching:

Step	Description
Choose an Issue	c) Identify a policy or social issue that needs change.
Build a Network	b) Find allies, organizations, or community members who support the cause.
Educate the Public	a) Educate people about the problem through social media and events.
Engage Decision-Makers	d) Meet with legislators, start petitions, or attend public meetings.
Use Social Media & Protests	e) Gain public attention through news coverage and digital campaigns.

Quiz Answers:

- 1. a) They receive thousands of messages and need to quickly understand the issue
- 2. c) Using aggressive and demanding language
- 3. b) A campaign that starts at the community level to influence policy change
- 4. c) Using social media and organizing events
- 5. a) Local governments are easier to influence and make quicker changes

This worksheet and quiz reinforce key concepts from Lesson 6: Public Policy and Advocacy.

TeachIn Course Module 3: Worksheet & Quiz

Student Worksheet & Quiz – Lesson 1: Understanding Taxes

Student Worksheet

Lesson Objectives:

By the end of this lesson, you should be able to:

- 1. Explain how federal and state taxes function and where tax revenue goes.
- 2. Understand tax brackets, deductions, and how they impact taxable income.
- 3. Identify common tax mistakes and how to avoid them.

Part 1: How Federal and State Taxes Work

1. What are taxes, and why do we pay them?

2. Match the tax type to its description:

Тах Туре	Description
Income Tax	a) Charged on property value to fund local services
Sales Tax	b) Deducted from paychecks to fund Social Security & Medicare
Payroll Tax	c) Paid at checkout when buying goods and services
Property Tax	d) Based on wages and collected by the federal and state governments

3. What services are funded by federal taxes? Name three.

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4. How do state taxes differ from federal taxes?

Part 2: Tax Brackets, Deductions, and Common Pitfalls

5. What does it mean when we say the U.S. tax system is "progressive"?

6. How do tax brackets work?	
. What is the difference betwe	een a tax deduction and a tax credit?
Tax Deduction:	
Tax Credit:	
 B. Give an example of a comm Deduction: 	on tax deduction and a common tax credit.
Credit:	
). What are two common tax n	nistakes people make?

Lesson 1 Quiz

- What is the primary purpose of taxes? a) To fund government programs and services b) To discourage spending
 - c) To reduce business profits
 - d) To penalize high earners

- 2. Which type of tax funds Social Security and Medicare? a) Sales Taxb) Payroll Tax
 - c) Property Tax
 - d) Excise Tax
- 3. Which of the following is a tax deduction? a) Earned Income Tax Creditb) Mortgage Interest Deduction
 - c) Child Tax Credit
 - d) Social Security Benefit
- 4. A progressive tax system means: a) Everyone pays the same percentage of their income in taxes
 - b) Higher earners pay a higher percentage of their income in taxes
 - c) Only businesses pay taxes
 - d) Taxes only apply to investments
- 5. What happens if you file your taxes late? a) The IRS ignores it
 - b) You may face penalties and interest charges
 - c) You automatically get an extension
 - d) Your tax rate is reduced

- 6. Why do some states have no income tax while others do?
- 7. How can contributing to a retirement account (e.g., 401(k) or IRA) lower your taxable income?
- 8. What is one way to avoid tax filing mistakes?

Bonus Challenge:

Find out what the tax brackets are for the current year and calculate how much federal tax a person earning \$50,000 would owe before deductions or credits.

Answer Key (For Instructor Use Only)

Matching:

Тах Туре	Description
Income Tax	d) Based on wages and collected by the federal and state governments
Sales Tax	c) Paid at checkout when buying goods and services
Payroll Tax	b) Deducted from paychecks to fund Social Security & Medicare
Property Tax	a) Charged on property value to fund local services

Quiz Answers:

- 1. a) To fund government programs and services
- 2. b) Payroll Tax
- 3. b) Mortgage Interest Deduction
- 4. b) Higher earners pay a higher percentage of their income in taxes
- 5. b) You may face penalties and interest charges

This worksheet and quiz reinforce key concepts from Lesson 1: Understanding Taxes.

Student Worksheet & Quiz – Lesson 2: Credit and Debt Management

Student Worksheet

Lesson Objectives:

By the end of this lesson, you should be able to:

- 1. Understand how credit scores work and their impact on financial opportunities.
- 2. Identify **predatory lending practices** and how to avoid debt traps.
- 3. Learn **smart debt management strategies** to maintain financial health.

Part 1: How Credit Scores Impact Your Financial Life

1. What is a credit score, and why is it important?

2. Match the credit score components with their percentage of impact:

edit Score Factor	Percentag e
Payment History	a) 30%
Credit Utilization	b) 10%
Credit History Length	c) 35%
New Credit Inquiries	d) 15%
Credit Mix	e) 10%
2 3	
1	

5. What is predatory lending?

Type of Loan

Risk

^{6.} Identify the risks of these predatory loans:

Payday Loan	a) Can lead to repossession of a vehicle
Auto Title Loan	b) Charges extremely high-interest rates, often over 300% APR
High-Interest Credit Card	c) Can keep borrowers in a cycle of debt due to high fees

7. What is a debt trap, and how do lenders use them to exploit borrowers?

8. Name two ways to avoid falling into a debt trap.

1. _____ 2. ____

Part 3: Smart Debt Management Strategies

9. Why is paying more than the minimum payment on a credit card beneficial?

10. What are two alternatives to payday loans for individuals in need of emergency funds?

1. ______

11. How can debt consolidation help manage multiple debts?

Lesson 2 Quiz

- 1. Which of the following has the biggest impact on your credit score? a) Number of credit cards you own
 - b) Payment history
 - c) The amount of cash in your bank account
 - d) Your employer's credit score

- 2. What is a major danger of payday loans? a) They help people build credit
 - b) They often have extremely high interest rates
 - c) They are government-funded programs
 - d) They are only available to wealthy individuals
- 3. Which strategy can help improve your credit score over time? a) Avoiding all credit cards completely
 - b) Paying bills on time and keeping low credit utilization
 - c) Taking multiple payday loans
 - d) Applying for as many credit cards as possible
- 4. How can borrowers avoid debt traps? a) Only making minimum payments on credit cards
 - b) Taking high-interest loans to cover previous loans
 - c) Seeking lower-interest alternatives like credit unions
 - d) Cosigning on multiple loans for others
- 5. Why do lenders use predatory lending practices? a) To help borrowers become debt-free
 - b) To maximize their profits through high fees and interest rates
 - c) To ensure that everyone can get a loan
 - d) To reduce debt for low-income borrowers

- 6. What is one way landlords and employers use credit scores?
- 7. Why is it important to regularly check your credit report?
- 8. What should you consider before co-signing a loan?

Bonus Challenge:

Research a real-world example of a predatory lending scandal. How did it impact borrowers, and what steps were taken to regulate the industry afterward?

Answer Key (For Instructor Use Only)

Matching:

Credit Score Factor	Percentag e
Payment History	c) 35%
Credit Utilization	a) 30%
Credit History Length	d) 15%
New Credit Inquiries	b) 10%
Credit Mix	e) 10%
Predatory Loan Risks:	
Type of Loan	Risk
Payday Loan	b) Charges extremely high-interest rates, often over 300% APR
Auto Title Loan	a) Can lead to repossession of a vehicle
High-Interest Credit Ca	rd c) Can keep borrowers in a cycle of debt due to high fees
Quiz Answers:	
1. b) Payment hist	tory

- 1. b) Payment history
- 2. b) They often have extremely high interest rates
- 3. b) Paying bills on time and keeping low credit utilization
- 4. c) Seeking lower-interest alternatives like credit unions
- 5. b) To maximize their profits through high fees and interest rates

This worksheet and quiz reinforce key concepts from Lesson 2: Credit and Debt Management.

Student Worksheet & Quiz – Lesson 3: Saving and Investing for the Future

Student Worksheet

Lesson Objectives:

By the end of this lesson, you should be able to:

- 1. Understand **stocks**, **bonds**, **and index funds** and how they contribute to investment growth.
- 2. Learn the basics of **retirement planning**, including 401(k)s, IRAs, and pensions.
- 3. Identify smart investment strategies for long-term financial success.

Part 1: Introduction to Stocks, Bonds, and Index Funds

1. What is the main purpose of investing money?

2. Match the type of investment to its description:

Investment Type	Description
Stocks	a) A loan to a company or government that pays interest over time
Bonds	b) A diversified investment that tracks a market index
Index Funds/ETFs	c) Ownership in a company with potential for growth and dividends

3. What is the benefit of investing in an index fund instead of an individual stock?

4. Why do bonds have lower risk compared to stocks?

5. What is the relationship between investment risk and potential returns?

Part 2: Retirement Planning – 401(k), IRAs, and Pensions

6. Why is it important to start saving for retirement early?

7. How does a 401(k) help employees save for retirement?

8. What is the difference between a Traditional IRA and a Roth IRA?

- Traditional IRA: ______
- Roth IRA:

9. What is one advantage of a pension compared to a 401(k)?

10. What happens if you withdraw money early from a retirement account?

Lesson 3 Quiz

- 1. What is the main advantage of investing in stocks? a) Guaranteed returns
 - b) Higher potential for long-term growth
 - c) No risk involved
 - d) Immediate access to funds
- 2. What type of investment is considered the safest? a) Stocks
 - b) Bonds
 - c) Index funds
 - d) Cryptocurrencies
- Which of the following is true about 401(k) plans? a) Employers may offer contribution matching
 - b) Withdrawals before retirement have no penalties
 - c) Contributions are taxed immediately

- d) They only benefit self-employed individuals
- 4. A Roth IRA allows investors to: a) Withdraw money tax-free in retirementb) Avoid taxes on contributionsc) Pay no penalties for early withdrawals
 - d) Invest only in government bonds
- 5. What is the key benefit of compound interest? a) It allows your investments to grow exponentially over time
 - b) It guarantees no financial risk
 - c) It eliminates the need to invest regularly
 - d) It applies only to savings accounts

- 6. Why do financial experts recommend having a diversified investment portfolio?
- 7. What is one reason someone might choose a Roth IRA over a Traditional IRA?
- 8. What should you consider before withdrawing money early from a 401(k) or IRA?

Bonus Challenge:

Research an index fund (e.g., S&P 500 Index Fund) and describe how it performs compared to investing in individual stocks. What are the advantages and risks?

Answer Key (For Instructor Use Only)

Matching:

Investment Type

Description

Stocks c) Ownership in a company with potential for growth and dividends

Bonds a) A loan to a company or government that pays interest over time

Index Funds/ETFs b) A diversified investment that tracks a market index

Quiz Answers:

- 1. b) Higher potential for long-term growth
- 2. b) Bonds
- 3. a) Employers may offer contribution matching
- 4. a) Withdraw money tax-free in retirement
- 5. a) It allows your investments to grow exponentially over time

This worksheet and quiz reinforce key concepts from Lesson 3: Saving and Investing for the Future.

Student Worksheet & Quiz – Lesson 4: Government Benefits and Social Security

Student Worksheet

Lesson Objectives:

By the end of this lesson, you should be able to:

- 1. Understand how Social Security, Medicare, and Medicaid work and who they benefit.
- 2. Debunk common myths about Social Security.
- 3. Analyze the **financial impact of Social Security** on national debt and political debates.

Part 1: Common Myths About Social Security

1. Match each Social Security myth with the correct reality:

Myth

Reality

Social Security is running out of money	a) Workers pay into the system, ensuring its continuation.
Younger generations won't receive benefits	b) Social Security is funded through payroll taxes and has a trust fund.
Social Security is a government handout	c) People earn benefits after years of paying into the system.

2. Why do some people believe Social Security is running out of money?

3. What are two reasons Social Security will continue to exist?

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Part 2: Understanding Medicare and Medicaid

4. What is the primary difference between Medicare and Medicaid?

5. Match the Medicare parts to their coverage:

Medicare Part

Coverage

- Part A a) Covers prescription drugs
- Part B b) Covers hospital stays
- Part C c) Offers private insurance plans as an alternative
- Part D d) Covers doctor visits and medical services

6. How does Medicaid differ from Medicare in terms of funding and eligibility?

Part 3: Does Social Security Add to the Debt?

7. Where does Social Security funding come from?

8. What is the Social Security Trust Fund, and why is it important?

9. What is one argument used to claim that Social Security affects the national debt?

10. Why do some people say Social Security does NOT contribute to the national debt?

Part 4: Why Do Some Want to Cut Social Security?

11. What are three reasons some people advocate for reducing or privatizing Social Security?

1. 2. 3.

12. What is one alternative to cutting Social Security benefits?

Lesson 4 Quiz

- 1. What is the primary purpose of Social Security? a) To provide financial assistance to seniors and disabled individuals
 - b) To increase government spending
 - c) To reduce tax rates for businesses
 - d) To replace private retirement plans
- 2. How is Social Security funded? a) General federal taxesb) Payroll taxes (FICA)c) State prepartitions
 - c) State property taxes

- d) Corporate donations
- 3. Medicare primarily provides healthcare for: a) Low-income families
 - b) Unemployed individuals
 - c) Seniors 65+ and disabled individuals
 - d) Government employees
- 4. Why do some argue that Social Security does not contribute to the national debt? a) Because it is funded separately from the federal budget
 - b) Because it receives money from corporate taxes
 - c) Because it is a voluntary program
 - d) Because the government does not regulate it
- 5. What is one way Social Security could be strengthened without cutting benefits? a) Raising the payroll tax cap
 - b) Reducing payments to retirees
 - c) Privatizing the system
 - d) Eliminating Medicare

- 6. Why do some financial firms support reducing Social Security benefits?
- 7. What impact would raising the payroll tax cap have on Social Security funding?
- 8. How does Medicare Part C (Medicare Advantage) differ from traditional Medicare?

Bonus Challenge:

Find a recent news article discussing proposed changes to Social Security. Summarize the arguments for and against the proposed changes.

Answer Key (For Instructor Use Only)

Matching:

Myth	Reality
Social Security is running out of money	 b) Social Security is funded through payroll taxes and has a trust fund.
Younger generations won't receive benefits	a) Workers pay into the system, ensuring its continuation.
Social Security is a government handout	 c) People earn benefits after years of paying into the system.

Medicare Matching:

Medicare Part	Coverage
Part A	b) Covers hospital stays
Part B	d) Covers doctor visits and medical services
Part C	c) Offers private insurance plans as an alternative
Part D	a) Covers prescription drugs

Quiz Answers:

- 1. a) To provide financial assistance to seniors and disabled individuals
- 2. b) Payroll taxes (FICA)
- 3. c) Seniors 65+ and disabled individuals
- 4. a) Because it is funded separately from the federal budget
- 5. a) Raising the payroll tax cap

TeachIn Course Module 4: Worksheet & Quiz

Student Worksheet & Quiz – Lesson 1: How Your Data Is Collected and Used

Student Worksheet

Lesson Objectives:

By the end of this lesson, you should be able to:

- 1. Understand how data brokers collect and sell personal information.
- 2. Learn about online tracking techniques and how companies monitor user activity.
- 3. Analyze the **risks of facial recognition technology** and its impact on privacy.

Part 1: Data Brokers and Online Tracking

1. What is a data broker, and what do they do?

2. List three common ways companies track users online.

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3.	

3. Who buys data from data brokers, and why?

4. How does location tracking work, and why is it used?

Part 2: The Risks of Facial Recognition Technology

5. How does facial recognition technology work?

6. Match each risk of facial recognition with its description:

Risk	Description	
Mass Surveillance	a) Your face can be scanned and stored without consent.	
Misidentification	b) AI errors could wrongfully accuse individuals.	
Lack of Consent	c) Governments and corporations can track people in public spaces.	

7. Give two real-world examples of how facial recognition is being used today.

1. ______

-

8. Why is facial recognition controversial?

Part 3: Protecting Your Privacy

9. What are three steps individuals can take to protect their online data?

1. ______ 2. _____ 3. _____

10. Why is it important to use a privacy-focused browser or VPN?

Lesson 1 Quiz

- 1. What is the primary role of a data broker? a) To create cybersecurity tools
 - b) To collect, analyze, and sell personal data
 - c) To provide free internet services
 - d) To prevent online scams
- 2. Which of the following is NOT a method used for online tracking? a) Cookiesb) Browser fingerprintingc) Cash payments
 - d) Location tracking
- How does facial recognition technology identify individuals? a) By tracking their location data
 - b) By analyzing and comparing facial features in a database
 - c) By scanning fingerprints
 - d) By listening to voice patterns
- 4. What is a major privacy concern with facial recognition? a) It is expensive to useb) It requires high-speed internet
 - c) It can be used for mass surveillance without consent
 - d) It only works on government-issued devices
- 5. What is one way to reduce online tracking? a) Always logging in to websites using social media accounts
 - b) Using a VPN or private browsing mode
 - c) Enabling all cookies and tracking settings
 - d) Posting personal data on public forums

- 6. Why do advertisers use data collected by online tracking?
- 7. What are some ways facial recognition technology can be misused?
- 8. What role do government agencies play in data collection and surveillance?

Bonus Challenge:

Find a news article about facial recognition technology being used in public spaces. Summarize how it was used and explain the public response.

Answer Key (For Instructor Use Only)

Matching:

Risk	Description
Mass Surveillance	c) Governments and corporations can track people in public spaces.
Misidentification	b) AI errors could wrongfully accuse individuals.
Lack of Consent	a) Your face can be scanned and stored without consent.

Quiz Answers:

- 1. b) To collect, analyze, and sell personal data
- 2. c) Cash payments
- 3. b) By analyzing and comparing facial features in a database
- 4. c) It can be used for mass surveillance without consent
- 5. b) Using a VPN or private browsing mode

This worksheet and quiz reinforce key concepts from Lesson 1: How Your Data Is Collected and Used.

Student Worksheet & Quiz – Lesson 2: Protecting Yourself Online

Student Worksheet

Lesson Objectives:

By the end of this lesson, you should be able to:

- 1. Understand **password security best practices** and the importance of **two-factor authentication (2FA)**.
- 2. Learn how VPNs, ad blockers, and encrypted messaging tools enhance online privacy.
- 3. Identify **common cyber threats** and how to mitigate them.

Part 1: Password Security and Two-Factor Authentication

1. Why is using a weak password dangerous?

2. What are three features of a strong password?

1. _____

2. _____

- 3.
 3. How does two-factor authentication (2FA) protect online accounts?

4. Match the 2FA method with its description:

2FA Method	Description
SMS-based 2FA	a) Uses an app to generate a secure login code
App-based 2FA	b) Requires a physical device to authenticate login
Hardware Security Key	c) Sends a temporary passcode via text message

Part 2: VPNs, Ad Blockers, and Encrypted Messaging

5. What is a VPN, and how does it improve online privacy?

6. Why should you use an ad blocker while browsing?

7. Match the privacy tool with its function:

Privacy Tool	Function
VPN	a) Blocks ads and trackers to prevent data collection
Ad Blocker	b) Encrypts web traffic and hides IP address
Encrypted Messaging App	c) Secures messages from being read by third parties

8. Name two recommended encrypted messaging apps.

1. _____

9. What is the difference between SMS-based and app-based 2FA?

Lesson 2 Quiz

- What is the safest way to store passwords? a) Write them down on paper
 b) Use a password manager
 - c) Reuse the same password for all sites
 - d) Store them in an email draft
- 2. Which of the following is NOT a benefit of using a VPN? a) Encrypts internet traffic b) Increases download speeds
 - c) Hides your IP address
 - d) Protects data on public Wi-Fi
- Why is Signal a preferred messaging app for privacy? a) It offers end-to-end encryptionb) It shares data with advertisers
 - c) It stores all messages on a public server
 - d) It requires a monthly subscription
- 4. What does an ad blocker do? a) Removes all cookies from a browserb) Prevents websites from displaying ads and tracking scripts

- c) Encrypts emails
- d) Makes internet browsing slower
- 5. Which type of 2FA is considered the most secure? a) SMS-based authentication
 - b) App-based authentication
 - c) Security questions
 - d) Using the same password for all accounts

- 6. What is one risk of using SMS-based 2FA instead of app-based authentication?
- 7. How does using a VPN help protect your personal data when using public Wi-Fi?
- 8. Why should you avoid using the same password for multiple accounts?

Bonus Challenge:

Find a recent news article about a cyber-attack caused by poor password security. Summarize what happened and how the breach could have been prevented.

Answer Key (For Instructor Use Only)

Matching (2FA):

2FA Method	Description
SMS-based 2FA	c) Sends a temporary passcode via text message
App-based 2FA	a) Uses an app to generate a secure login code
Hardware Security Key	 b) Requires a physical device to authenticate login

Matching (Privacy Tools):

Privacy Tool	Function
VPN	b) Encrypts web traffic and hides IP address
Ad Blocker	a) Blocks ads and trackers to prevent data collection
Encrypted Messaging App	c) Secures messages from being read by third parties

Quiz Answers:

- 1. b) Use a password manager
- 2. b) Increases download speeds
- 3. a) It offers end-to-end encryption
- 4. b) Prevents websites from displaying ads and tracking scripts
- 5. b) App-based authentication

This worksheet and quiz reinforce key concepts from Lesson 2: Protecting Yourself Online.

Student Worksheet & Quiz – Lesson 3: The Role of Big Tech and Surveillance

Student Worksheet

Lesson Objectives:

By the end of this lesson, you should be able to:

- 1. Understand **what major tech companies collect** about users and how they use this data.
- 2. Learn how government surveillance programs operate under laws like the Patriot Act.
- 3. Identify ways to limit exposure to corporate and government tracking.

Part 1: What Major Companies Track About You

1. Name three major tech companies that collect personal data and explain why they do it.

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2. Match the type of data tracking with its description:

Type of Data Tracking	Description	
Search History	a) Uses GPS or Wi-Fi to log a user's movements	
Location Data	b) Tracks what users browse online and search for	
Shopping Habits	c) Records purchases, spending patterns, and preferences	
Device Data	d) Collects information about the hardware and apps you use	

3. Why do companies track user data? List two reasons.

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4. What are two ways to reduce online tracking by tech companies?

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Part 2: Government Surveillance and the Patriot Act

5. What is the Patriot Act, and how did it expand government surveillance?

6. How does the government collect data on citizens?

7. Match the surveillance method with its description:

Surveillance Method

Description

Phone Metadata Collection	a) Agencies track emails, web traffic, and online activity
Internet Monitoring	b) Authorities can request private data from tech companies
Facial Recognition	c) Law enforcement uses AI to scan and identify faces in public places
Data Requests from Big Tech	d) The NSA tracks phone numbers, call duration, and contacts

8. What was Edward Snowden's role in revealing government surveillance programs?

Part 3: Protecting Yourself from Corporate and Government Tracking

9. List three ways to protect your personal data online.

- 1. _____
- 2. ______

10. Why is using a VPN or encrypted messaging important for online privacy?

Lesson 3 Quiz

- 1. Why do tech companies collect user data? a) To improve user experience and advertising targeting
 - b) To give users free internet access
 - c) To make it harder to browse online
 - d) To stop data breaches
- 2. Which of the following is an example of data tracking? a) Keeping your browser history private
 - b) GPS tracking your location on apps
 - c) Using cash instead of a credit card
 - d) Encrypting your emails

- 3. What is one way the government monitors citizens under the Patriot Act? a) Requiring everyone to use social media
 - b) Collecting phone metadata and online activity
 - c) Banning encrypted communication
 - d) Selling personal data to tech companies
- 4. How does facial recognition impact privacy? a) It improves security but can lead to mass surveillance
 - b) It guarantees complete online anonymity
 - c) It deletes all online personal data
 - d) It is only used for entertainment purposes
- 5. What is one way to reduce corporate and government tracking? a) Sharing all personal data publicly
 - b) Using encrypted messaging apps and VPNs
 - c) Keeping location services on at all times
 - d) Using only one password for all accounts

- 6. What is one reason people argue against government surveillance programs?
- 7. How can disabling location tracking on your phone improve your privacy?
- 8. What is the main purpose of a VPN, and how does it protect your data?

Bonus Challenge:

Find an article about a recent data privacy issue involving a major tech company. Summarize what happened and discuss how it affected users.

Answer Key (For Instructor Use Only)

Matching:

Type of Data Tracking	Description
Search History	b) Tracks what users browse online and search for
Location Data	a) Uses GPS or Wi-Fi to log a user's movements
Shopping Habits	c) Records purchases, spending patterns, and preferences
Device Data	d) Collects information about the hardware and apps you use

Surveillance Matching:

Surveillance Method	Description
Phone Metadata Collection	d) The NSA tracks phone numbers, call duration, and contacts
Internet Monitoring	a) Agencies track emails, web traffic, and online activity
Facial Recognition	c) Law enforcement uses AI to scan and identify faces in public places
Data Requests from Big Tech	b) Authorities can request private data from tech companies

Quiz Answers:

- 1. a) To improve user experience and advertising targeting
- 2. b) GPS tracking your location on apps
- 3. b) Collecting phone metadata and online activity
- 4. a) It improves security but can lead to mass surveillance
- 5. b) Using encrypted messaging apps and VPNs

This worksheet and quiz reinforce key concepts from Lesson 3: The Role of Big Tech and Surveillance.

Student Worksheet & Quiz – Lesson 4: Digital Rights and Advocacy

Student Worksheet

Lesson Objectives:

By the end of this lesson, you should be able to:

- 1. Understand how to request personal data removal from websites and data brokers.
- 2. Learn about laws that protect digital rights, such as GDPR and CCPA.
- 3. Identify key organizations advocating for digital privacy and free internet access.

Part 1: How to Request Data Removal 1. Why is personal data collected and stored online? 2. What is the difference between GDPR and CCPA regarding data removal rights? 3. Match the data removal step with its description: Step Description Find out where your data is a) Contact the website or data broker and request deletion. stored Check for opt-out options b) Search for your name on Google and data broker websites. Submit a removal request c) Look at privacy policies for ways to remove your data. Follow up d) If no response, persistently contact the company.

4. What are two websites or tools that can help remove personal data from the internet?

• _____

5. What should you do if a company refuses to remove your personal data?

Part 2: Organizations Fighting for Digital Rights

6. Why is digital righ	ts advocacy important?
------------------------	------------------------

7. Match the digital rights organization with its mission:

Organization	Mission
Electronic Frontier Foundation (EFF)	a) Develops an <mark>onymous</mark> browsing tools.
Access Now	b) Protects internet freedoms worldwide.
Fight for the Future	c) Advocates for privacy, encryption, and free speech.
The Tor Project	d) Organizes campaigns against censorship and surveillance.

8. What are two ways you can support digital rights organizations?

•

9. Name one major issue digital rights groups are currently working on.

Part 3: Protecting Your Digital Privacy

10. List three steps individuals can take to protect their personal data online.

11. Why is it important to regularly check your digital footprint?

Lesson 4 Quiz

- 1. What law gives EU citizens the "right to be forgotten" online? a) CCPA
 - b) GDPR
 - c) HIPAA
 - d) DMCA
- 2. What is a data broker? a) A government agency that monitors online activity
 b) A company that collects and sells personal information
 c) A type of online banking service
 - d) A software used for encrypting messages
- 3. Which organization is known for advocating for privacy rights and encryption? a) NASA
 b) Electronic Frontier Foundation (EFF)
 c) Federal Communications Commission (FCC)
 d) YouTube
- 4. What tool helps users browse the internet anonymously? a) Google Chrome
 - b) The Tor Browser
 - c) Internet Explorer
 - d) Facebook Messenger
- 5. What is one way to prevent companies from tracking your online activity? a) Accepting all cookies on websites
 - b) Using a VPN and private browsing
 - c) Logging into every website with your Facebook account
 - d) Posting personal information publicly

- 6. What is one reason why some companies refuse to delete user data?
- 7. Why should you be cautious about using "Sign in with Google/Facebook" options on websites?
- 8. How does using encrypted messaging services like Signal or ProtonMail improve digital privacy?

Bonus Challenge:

Find and summarize a recent case where a digital rights organization fought against government surveillance or online censorship.

Answer Key (For Instructor Use Only)

Matching (Data Removal):

Step	Description
Find out where your data is stored	b) Search for your name on Google and data broker websites.
Check for opt-out options	c) Look at privacy policies for ways to remove your data.
Submit a removal request	a) Contact the website or data broker and request deletion.

Follow up	d) If no response, persistently contact the company.
Matching (Organizations):	
Organization	Mission
Electronic Frontier Foundation (EFF)	c) Advocates for privacy, encryption, and free speech.
Access Now	b) Protects internet freedoms worldwide.
Fight for the Future	d) Organizes campaigns against censorship and surveillance.
The Tor Project	a) Develops anonymous browsing tools.
Quiz Answers:	
 b) GDPR b) A company that collects and sells personal information b) Electronic Frontier Foundation (EFF) b) The Tor Browser b) Using a VPN and private browsing 	

This worksheet and quiz reinforce key concepts from Lesson 4: Digital Rights and Advocacy.

TeachIn Course Module 5: Worksheet & Quiz

Student Worksheet & Quiz – Lesson 1: Identifying Misinformation and Fake News

Student Worksheet

Lesson Objectives:

By the end of this lesson, you should be able to:

- 1. Understand **how misinformation spreads** through social media, news outlets, and word of mouth.
- 2. Learn techniques to identify fake news and misleading content.
- 3. Analyze historical case studies of misinformation campaigns and their impact.

Part 1: How Misinformation Spreads

1. What is the difference between misinformation and disinformation?

2. List three common ways misinformation spreads.

1.	
2.	
3.	

3. Match the misinformation method with its description:

Method

Description

Social Media	a) Fake stories designed to trigger emotional reactions
Algorithms	

Echo Chambers	 b) AI-generated videos that make people appear to say things they never did
Clickbait Headlines	c) Platforms promote content based on engagement, not accuracy
Deepfakes	 d) People surround themselves with like-minded opinions, reinforcing beliefs

4. Why do some organizations or individuals intentionally spread misinformation?

5. What are two fact-checking techniques to verify if news is real?

1. ______

Part 2: Case Studies of Misinformation Campaigns

6. What was the impact of misinformation in the 2016 U.S. election?

7. How did COVID-19 misinformation affect public health responses?

8. What are deepfakes, and why are they dangerous?

9. How can individuals combat misinformation in their daily lives?

Lesson 1 Quiz

Multiple Choice Questions

What is misinformation? a) Intentionally spreading false information
 b) False or misleading information shared accidentally or on purpose
 c) A news article that reports only facts

- d) A form of entertainment
- 2. Which of the following is NOT a common way misinformation spreads? a) Social media algorithms
 - b) Fact-checking before sharing
 - c) Clickbait headlines
 - d) Deepfakes
- 3. Why do misinformation campaigns use emotional triggers? a) To help people think critically
 - b) To make news articles more entertaining
 - c) To encourage people to react and share quickly
 - d) To increase scientific awareness
- 4. What is an effective way to verify if a news story is accurate? a) Check multiple credible sources
 - b) Share it immediately if it looks important
 - c) Only believe news from social media posts
 - d) Ignore the article and move on
- 5. How can reverse image search help identify misinformation? a) It prevents ads from tracking you online
 - b) It shows the original source of an image
 - c) It improves social media engagement
 - d) It verifies if an article is well-written

Short Answer Questions

- 6. What is confirmation bias, and how does it contribute to the spread of misinformation?
- 7. Why should you be cautious when reading headlines that provoke strong emotions?
- 8. Name one website or organization that provides reliable fact-checking services.

Bonus Challenge:

Find an example of misinformation from a recent news story. Summarize what was false about it and how it was debunked.

Answer Key (For Instructor Use Only)

Matching:

Method	Description
Social Media Algorithms	c) Platforms promote content based on engagement, not accuracy
Echo Chambers	d) People surround themselves with like-minded opinions, reinforcing beliefs
Clickbait Headlines	a) Fake stories designed to trigger emotional reactions
Deepfakes	b) Al-generated videos th <mark>at make peop</mark> le appear to say things they never did
Quiz Answers:	

- 1. b) False or misleading information shared accidentally or on purpose
- 2. b) Fact-checking before sharing
- 3. c) To encourage people to react and share quickly
- 4. a) Check multiple credible sources
- 5. b) It shows the original source of an image

This worksheet and quiz reinforce key concepts from **Lesson 1: Identifying Misinformation** and **Fake News**.

Student Worksheet & Quiz – Lesson 2: Understanding Bias in Media and Politics

Student Worksheet

Lesson Objectives:

By the end of this lesson, you should be able to:

- 1. Understand **how corporate ownership affects media content** and influences public perception.
- 2. Identify **bias in political reporting** and how framing techniques manipulate narratives.
- 3. Learn strategies to **detect and counter bias in news and political discourse**.

Part 1: Recognizing Corporate Ownership in Media

1. Why does media ownership matter?

2. List three major corporations that own multiple media outlets.

1. 2. 3.

3. Match the media ownership influence with its effect on news coverage:

Influence	Effect on Coverage
Corporate ownership	a) Sensational topics are prioritized over important issues
Advertiser influence	b) Media avoids topics that could harm parent company profits
Ratings pressure	c) Advertisers pull funding from critical coverage

4. How can media consolidation reduce viewpoint diversity?

Part 2: How Political Spin Influences Reporting

5. What is political spin, and why is it used?

6. Match the spin technique with its definition:

Spin Technique	Definition	
Selective Reporting	a) Misrepresenting opposing views to discredit them	
Loaded Language	b) Presenting only facts that support one side of an issue	
Straw Man Argument	c) Using emotional or dramatic wording to sway opinions	
Omission of Context	d) Presenting facts without full background information	
7. Provide an example of how the same news story can be framed differently by two different media outlets.		

8. What are two ways to recognize bias in a news article?

1. _____ 2. _____

Lesson 2 Quiz

Multiple Choice Questions

1. How does corporate ownership influence media coverage? a) It ensures all perspectives are fairly represented

b) It can shape which topics are covered and how they are framed

- c) It has no impact on news reporting
- d) It eliminates bias from reporting
- 2. Which of the following is an example of political spin? a) A news outlet presenting all perspectives fairly
 - b) A politician using emotional appeals to frame an issue in their favor
 - c) A news article citing multiple sources to verify information
 - d) A fact-based report with no loaded language
- 3. What is the effect of selective reporting? a) It provides a complete view of an issueb) It presents only the facts that support a particular viewpoint
 - c) It eliminates bias in journalism
 - d) It encourages diverse perspectives in media
- 4. Why is it important to check multiple sources when reading the news? a) To ensure all sources agree on the facts
 - b) To identify potential bias and see different perspectives
 - c) To avoid reading too much information
 - d) To find the shortest summary of an issue
- 5. How does loaded language influence public opinion? a) It helps clarify complex issuesb) It makes news reports more accurate
 - c) It uses emotional or dramatic wording to sway people's beliefs
 - d) It removes bias from reporting

Short Answer Questions

- 6. How does media bias impact public opinion?
- 7. What is one technique you can use to detect bias in a news article?
- 8. Why is it important to consider who benefits from the way a story is framed?

Bonus Challenge:

Find an example of a news article that presents bias through **word choice, framing, or omission of context**. Summarize the bias and how it affects the reader's perception.

Answer Key (For Instructor Use Only)

Matching (Media Influence):

Influence	Effect on Coverage	
Corporate ownership	b) Media avoids topics that could harm parent company profits	
Advertiser influence	c) Advertisers pull funding from critical coverage	
Ratings pressure	a) Sensational topics are prioritized over important issues	
Matching (Spin Techn	iques):	
Spin Technique	Definition	
Selective Reporting	b) Presenting only facts that support one side of an issue	
Loaded Language	c) Using emotional or dramatic wording to sway opinions	
Straw Man Argument	a) Misrepresenting opposing views to discredit them	
Omission of Context	d) Presenting facts without full background information	
Quiz Answers:		

1. b) It can shape which topics are covered and how they are framed

- 2. b) A politician using emotional appeals to frame an issue in their favor
- 3. b) It presents only the facts that support a particular viewpoint
- 4. b) To identify potential bias and see different perspectives
- 5. c) It uses emotional or dramatic wording to sway people's beliefs

This worksheet and quiz reinforce key concepts from Lesson 2: Understanding Bias in Media and Politics.

Student Worksheet & Quiz – Lesson 3: Logical Fallacies and Effective Argumentation

Student Worksheet

Lesson Objectives:

By the end of this lesson, you should be able to:

- 1. Understand common logical fallacies and how they weaken arguments.
- 2. Identify **bad-faith debate tactics** and learn how to counter them.
- 3. Learn how to construct a logical, persuasive argument using clear reasoning and evidence.

Part 1: Recognizing Bad-Faith Debates

1. What is a bad-faith debate, and why is it problematic?

2. Match the bad-faith debate tactic with its description:

Tactic	Description	
Straw Man Argument	a) Changing the subject instead of addressing the argument	
Whataboutism	b) Making broad claims based on limited evidence	
Ad Hominem	c) Attacking a person's character instead of their argument	
Moving the Goalposts	d) Misrepresenting an argument to make it easier to attack	
Gish Gallop	e) Overwhelming the opponent with multiple weak arguments	
3. What are two strate	gies for countering bad-faith debate tactics?	
1 2		
4. When should you di	sengage from a debate?	
4. When should you di		
Part 2: How to Formulate a Logical, Persuasive Argument		
5. What are the three pillars of persuasion (Aristotle's rhetoric)?		
1		
 6. What are the key elements of a strong argument? 		
-		

7. Match the logical fallacy with its example:

Fallacy	Example	
Slippery Slope	a) "If we don't ban video games, kids will become violent criminals."	
False Dilemma	b) "If you don't support this policy, you hate your country."	
Appeal to Emotion	c) "If you really cared, you would agree with me."	
Hasty Generalization	d) "I met two rude people from that town, so everyone there is rude."	
Post Hoc Fallacy	e) "I took vitamins and my cold disappeared. The vitamins must have cured me."	
8. How can addressing counterarguments make your argument stronger?		

Lesson 3 Quiz

Multiple Choice Questions

- What is a logical fallacy? a) A debate tactic that makes an argument stronger
 b) A flaw in reasoning that weakens an argument
 c) A type of persuasive writing technique
 d) A factual statement
- 2. Which of the following is an example of an Ad Hominem attack? a) "Your argument is wrong because you have no experience in this field."
 - b) "That policy will lead to disaster!"
 - c) "Let's look at the facts before making a decision."

- d) "If you don't support this, you must be heartless."
- 3. What is a key characteristic of a strong argument? a) Ignoring opposing viewpointsb) Relying on emotional appeals alone
 - c) Providing logical reasoning and credible evidence
 - d) Using as many arguments as possible, regardless of strength
- 4. Why is using multiple sources important in argumentation? a) It makes an argument sound more complicated
 - b) It ensures accuracy and credibility
 - c) It confuses opponents in a debate
 - d) It helps manipulate people's opinions
- 5. What is the purpose of a Straw Man argument? a) To refute an opponent's argument fairly
 - b) To misrepresent an argument and make it easier to attack
 - c) To provide evidence-based reasoning
 - d) To clarify a misunderstanding

Short Answer Questions

- 6. What is one reason why logical fallacies are persuasive despite being flawed?
- 7. Why is it important to recognize bias in argumentation?
- 8. How does a False Dilemma limit rational discussion?

Bonus Challenge:

Find an example of a logical fallacy in a recent news article or debate. Identify the fallacy and explain how it weakens the argument.

Answer Key (For Instructor Use Only)

Matching (Bad-Faith Tactics):

Tactic	Description	
Straw Man Argument	d) Misrepresenting an argument to make it easier to attack	
Whataboutism	a) Changing the subject instead of addressing the argument	
Ad Hominem	c) Attacking a person's character instead of their argument	
Moving the Goalposts	Changing the criteria for success mid-debate	
Gish Gallop	e) Overwhelming the opponent with multiple weak arguments	
Matching (Logical Fallacies):		
Fallacy	Example	
Slippery Slope	a) "If we don't ban video games, kids will become violent criminals."	
False Dilemma	b) "If you don't support this policy, you hate your country."	
Appeal to Emotion	c) "If you really cared, you would agree with me."	
Hasty Generalization	d) "I met two rude people from that town, so everyone there is rude."	

Post Hoc Fallacy e) "I took vitamins and my cold disappeared. The vitamins must have cured me."

Quiz Answers:

- 1. b) A flaw in reasoning that weakens an argument
- 2. a) "Your argument is wrong because you have no experience in this field."
- 3. c) Providing logical reasoning and credible evidence
- 4. b) It ensures accuracy and credibility
- 5. b) To misrepresent an argument and make it easier to attack

This worksheet and quiz reinforce key concepts from Lesson 3: Logical Fallacies and Effective Argumentation.

Student Worksheet & Quiz – Lesson 4: Researching and Verifying Information

Student Worksheet

Lesson Objectives:

By the end of this lesson, you should be able to:

- 1. Understand how to use fact-checking tools and identify reliable sources.
- 2. Learn to assess scientific studies and polling data for credibility.
- 3. Develop skills to distinguish between fact, opinion, and misleading information.

Part 1: Fact-Checking Tools and Reliable Sources

1. Why is fact-checking important in today's media landscape?

2. List three reliable fact-checking organizations and briefly describe their purpose.

3. Match the characteristic of a reliable source with its description:

Characteristic	Description	
Peer-reviewed	a) Fact-based journalism that reports all sides of an issue	
Cross-checked	b) Information is verified through multiple independent sources	
Nonpartisan	c) Research is reviewed by experts before publication	
4. What are two red flags that indicate a source might be unreliable?		
2		

Part 2: Assessing Scientific Studies and Polling Data

5. What factors determine the reliability of a scientific study?

6. Match the research issue with its description:

Research Issue	Description
Small Sample Size	a) A study backed by an industry may have biased results
Lack of Replication	b) When a study cannot be repeated by other researchers
Conflict of Interest	 c) A study with too few participants may not be representative

7. Why is it important to distinguish between correlation and causation in scientific studies?

8. What are two factors that can make polling data unreliable?

1. _____

2. ____

Lesson 4 Quiz

Multiple Choice Questions

- 1. Which of the following is a reliable fact-checking organization? a) Wikipedia
 - b) PolitiFact
 - c) Reddit
 - d) Facebook Posts
- 2. Why is a peer-reviewed study more reliable? a) It has been reviewed by experts in the field
 - b) It uses only one research method
 - c) It confirms what the researcher wanted to prove
 - d) It only includes positive findings
- 3. What does "nonpartisan" mean in news reporting? a) Reporting that takes one side of a political debate
 - b) Reporting that presents information fairly without bias
 - c) Reporting that only includes opinions
 - d) Reporting that is funded by political parties
- 4. What should you look for when evaluating polling data? a) Who conducted the poll and how the questions were framed
 - b) Whether the poll supports your opinion
 - c) Whether the poll has a small sample size
 - d) If the poll results are surprising
- 5. What is a common red flag in scientific studies? a) Large sample size
 - b) Clear methodology
 - c) Sensationalized headlines that exaggerate findings
 - d) Peer review by experts

Short Answer Questions

6. Why is cross-checking facts from multiple sources important?

^{7.} How can question wording in a poll influence results?

8. What is one way to ensure that a source is credible before sharing it?

Bonus Challenge:

Find an example of a misleading scientific claim in a news article. Analyze how it was framed and what the actual research says.

Answer Key (For Instructor Use Only)

Matching (Reliable Sources):

Characteristic	Description
Peer-reviewed	c) Research is reviewed by experts before publication
Cross-checked	b) Information is verified through multiple independent sources
Nonpartisan	a) Fact-based journalism that reports all sides of an issue

Matching (Research Issues):

Research Issue	Description
Small Sample Size	 c) A study with too few participants may not be representative
Lack of Replication	b) When a study cannot be repeated by other researchers
Conflict of Interest	a) A study backed by an industry may have biased results

Quiz Answers:

- 1. b) PolitiFact
- 2. a) It has been reviewed by experts in the field
- 3. b) Reporting that presents information fairly without bias
- 4. a) Who conducted the poll and how the questions were framed
- 5. c) Sensationalized headlines that exaggerate findings

This worksheet and quiz reinforce key concepts from Lesson 4: Researching and Verifying Information.

TeachIn Course Module 6: Worksheet & Quiz

Student Worksheet & Quiz – Lesson 1: Navigating the Healthcare System

Student Worksheet

Lesson Objectives:

By the end of this lesson, you should be able to:

- 1. Understand the basics of health insurance plans and how they work.
- 2. Learn how to read and manage medical bills to avoid unexpected costs.
- 3. Explore options for accessing healthcare without insurance.

Part 1: Understanding Insurance Plans and Medical Bills

1. Why is health insurance important?

2. Match the insurance term with its definition:

Term	Definition
Premium	a) The most you'll pay in a year before insurance covers 100% of costs
Deductible	b) A fixed fee paid for doctor visits or prescriptions
Сорау	c) The amount you pay before insurance starts covering costs
Coinsurance	d) Your share of medical costs after meeting your deductible

Out-of-Pocket Maximum e) The monthly cost of maintaining insurance coverage

3. What are two common mistakes people make when reading medical bills? 1. _____ 2. _____ 4. How can you dispute an incorrect medical bill? Part 2: How to Access Healthcare Without Insurance 5. What are two low-cost healthcare options for uninsured individuals? 1. _____ 2. _____ 6. Match the healthcare option with its description: Healthcare Option Description Community Health Clinics a) Online doctor visits that cost less than in-person visits Urgent Care Centers b) Free or low-cost care available in local communities Telemedicine Services c) More affordable than emergency rooms for immediate medical needs Prescription Discount (d) Tools like GoodRx that help lower medication costs Programs 7. What is one way uninsured individuals can lower the cost of medical care?

8. What government programs assist individuals who cannot afford healthcare?

Lesson 1 Quiz

Multiple Choice Questions

- 1. What does a health insurance premium refer to? a) A one-time fee for emergency services
 - b) The monthly payment for insurance coverage
 - c) The amount you pay before insurance kicks in
 - d) The percentage of a bill you must cover after the deductible
- 2. Which of the following is NOT a way to lower medical costs without insurance? a) Using community health clinics
 - b) Checking for errors on medical bills
 - c) Ignoring medical bills and avoiding payment
 - d) Negotiating a payment plan with the provider
- 3. What is the purpose of an Explanation of Benefits (EOB)? a) To summarize the care a patient received
 - b) To break down what the insurance covers and what the patient owes
 - c) To provide a list of upcoming medical appointments
 - d) To serve as a receipt for medical expenses
- 4. What should you do if you receive a medical bill that seems incorrect? a) Pay it immediately to avoid extra charges
 - b) Request an itemized bill and compare it to your insurance statement
 - c) Ignore it and wait for another notice
 - d) Call your insurance provider and ask them to pay the full amount
- 5. Which of the following is a government-funded health insurance program? a) Medicaidb) Urgent Care Centers
 - c) Prescription Discount Programs
 - d) Private Insurance

Short Answer Questions

- 6. How can urgent care centers help uninsured patients save money compared to emergency rooms?
- 7. Why is it important to ask for a payment plan or financial assistance if you can't afford a medical bill?
- 8. What is one way to verify whether a medical charge on your bill is correct?

Bonus Challenge:

Find and summarize a real-world case where a patient successfully reduced their medical bill by disputing incorrect charges or negotiating a lower cost.

Answer Key (For Instructor Use Only)

Matching (Insurance Terms):

Term	Definition
Premium	e) The monthly cost of maintaining insurance coverage
Deductible	c) The amount you pay before insurance starts covering costs
Сорау	b) A fixed fee paid for doctor visits or prescriptions
Coinsurance	d) Your share of medical costs after meeting your deductible
Out-of-Pocket Maximum	a) The most you'll pay in a year before insurance covers 100% of costs

Matching (Healthcare Options):

Healthcare Option	Description
Community Health Clinics	b) Free or low-cost care available in local communities
Urgent Care Centers	c) More affordable than emergency rooms for immediate medical needs
Telemedicine Services	a) Online doctor visits that cost less than in-person visits
Prescription Discount Programs	d) Tools like GoodRx that help lower medication costs

Quiz Answers:

- 1. b) The monthly payment for insurance coverage
- 2. c) Ignoring medical bills and avoiding payment

- 3. b) To break down what the insurance covers and what the patient owes
- 4. b) Request an itemized bill and compare it to your insurance statement
- 5. a) Medicaid

This worksheet and quiz reinforce key concepts from **Lesson 1: Navigating the Healthcare System**.

Student Worksheet & Quiz – Lesson 2: Legal Basics for Everyday Life

Student Worksheet

Lesson Objectives:

By the end of this lesson, you should be able to:

- 1. Understand the basics of contracts, leases, and consumer rights.
- 2. Identify unfair terms in employment agreements.
- 3. Learn how to protect yourself from legal pitfalls in everyday transactions.

Part 1: Contracts, Leases, and Consumer Rights

1. What is a contract, and what makes it legally binding?

2. Match the key contract element with its description:

Element	Description
Offer & Acceptance	a) Both parties agree to the terms of the contract
Consideration	b) The agreement must comply with legal requirements

Capacity	c) An exchange of value must ta	ake place
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Legality d) All parties must be of legal age and sound mind

3. List three important things to check before signing a rental lease.

4. What are two red flags in a lease agreement?

1. _____

5. What are your rights as a consumer when purchasing a product or service?

Part 2: Red Flags in Employment Agreements

6. What is an employment agreement, and why is it important?

7. Match the employment contract term with its meaning:

Term	Meaning
Job Responsibilities	a) Determines what happens if you are fired or resign
Salary & Benefits	b) Outlines job duties and expectations
Non-Compete Clause	c) Ensures proper compensation is documented
Termination Policy	d) Limits your ability to work for competitors after leaving the company

8. What are two red flags in an employment agreement?

1.	
2.	

9. What should you do before signing an employment contract?

Lesson 2 Quiz

Multiple Choice Questions

- What is required for a contract to be legally enforceable? a) A handshake agreement
 b) Offer, acceptance, consideration, and legality
 - c) Only a signature
 - d) Verbal confirmation
- 2. Which of the following is a red flag in a lease agreement? a) Clear rent due dates and payment methods
 - b) The ability for the landlord to change terms without notice
 - c) Defined responsibilities for maintenance
 - d) A reasonable security deposit policy
- 3. What consumer protection law helps prevent false advertising? a) The Truth in Lending Act
 - b) The Fair Housing Act
 - c) The Federal Trade Commission Act
 - d) The Patriot Act
- 4. What should you look for in an employment contract before signing? a) Salary and benefits are clearly stated
 - b) The job title is vague or misleading
 - c) It allows the employer to change job duties without notice
 - d) No mention of termination policies
- 5. Why are arbitration clauses concerning in employment agreements? a) They allow employees to sue the company in court
 - b) They require disputes to be settled privately instead of in court
 - c) They guarantee higher wages
 - d) They prevent employees from negotiating their salary

Short Answer Questions

- 6. Why is it important to negotiate unfair terms in a contract?
- 7. What is one way to verify if a contract is fair before signing it?

8. What should you do if a landlord refuses to provide a written lease?

Bonus Challenge:

Find and summarize a real-world example of a legal dispute caused by an unfair employment contract or rental agreement. Explain how the issue could have been prevented.

Answer Key (For Instructor Use Only)

Matching (Contract Elements):

Element	Description
Offer & Acceptance	a) Both parties agree to the terms of the contract
Consideration	c) An exchange of value must take place
Capacity	d) All parties must be of legal age and sound mind
Legality	b) The agreement must comply with legal requirements
Matching (Employment Terms):	

Matching (Employment Terms):

Term	Meaning
Job Responsibilities	b) Outlines job duties and expectations
Salary & Benefits	c) Ensures proper compensation is documented
Non-Compete Clause	d) Limits your ability to work for competitors after leaving the company
Termination Policy	a) Determines what happens if you are fired or resign

Quiz Answers:

1. b) Offer, acceptance, consideration, and legality

- 2. b) The ability for the landlord to change terms without notice
- 3. c) The Federal Trade Commission Act
- 4. a) Salary and benefits are clearly stated
- 5. b) They require disputes to be settled privately instead of in court

This worksheet and quiz reinforce key concepts from Lesson 2: Legal Basics for Everyday Life.

Student Worksheet & Quiz – Lesson 3: Emergency Preparedness and Disaster Planning

Student Worksheet

Lesson Objectives:

By the end of this lesson, you should be able to:

- 1. Understand the importance of emergency preparedness and disaster planning.
- 2. Learn how to create a personal or family emergency plan.
- 3. Identify essential items for a go-bag and emergency kit.
- 4. Know how to respond to different types of natural disasters and crises.

Part 1: Creating an Emergency Plan and Go-Bag Essentials

1. Why is it important to have an emergency plan?

2. Match the emergency planning step with its purpose:

Step	Purpose
Emergency Contacts	a) Ensures family members know where to reunite in a disaster
Designated Meeting Place	b) Helps people stay informed and make quick decisions
Evacuation Routes	c) Ensures you have important numbers saved for emergencies
Assigning Family Roles	d) Helps identify safe exits and alternative routes
3. List three essential item	is to include in an emergency go-bag.
1	
2	
 What are two actions to 	take before a disaster strikes?
1	
2.	
Part 2: How to Respor	nd to Natural Disasters and Crises

5. Match the disaster with the correct safety response:

Disaster	Response

Earthquake a) Stay indoors, away from windows, and avoid floodwaters

Hurricane	b) Drop, Cover, and Hold On under a sturdy surface
Wildfire	c) Evacuate if advised, stay low to avoid smoke inhalation
Power Outage	d) Have flashlights and unplug electronics to prevent surges

6. What are two common dangers after a hurricane or flood?

1. _____

7. How can you stay informed during an emergency if power and the internet are down?

8. What is one key safety tip for dealing with civil unrest or lockdown situations?

Lesson 3 Quiz

Multiple Choice Questions

- What is the primary purpose of an emergency plan? a) To avoid thinking about disasters
 b) To ensure that individuals and families know what to do in a crisis
 - c) To collect supplies without planning where to go
 - d) To wait until the last minute to react
- 2. Which of the following should be included in a go-bag? a) At least three days' worth of food and water
 - b) Luxury items like perfume and gaming consoles
 - c) Large appliances and heavy furniture
 - d) Only cash, no documents
- 3. What should you do during an earthquake? a) Run outside immediately
 - b) Drop, Cover, and Hold On under a sturdy surface
 - c) Stand near windows to watch what happens

- d) Ignore it and continue working
- 4. Why should you avoid floodwaters during and after a hurricane? a) They may contain dangerous debris and bacteria
 - b) They are fun to swim in
 - c) They are safe as long as they are not moving fast
 - d) They help cool you down on a hot day
- 5. What is an effective way to prepare for power outages? a) Have flashlights, batteries, and an emergency radio
 - b) Rely only on candles for lighting
 - c) Keep all electronics plugged in
 - d) Assume the power will come back quickly and do nothing

Short Answer Questions

- 6. Why is it important to have a designated meeting place for family members in an emergency?
- 7. What is one thing you can do to protect your home from wildfire risks?
- 8. How does an emergency radio help during a disaster?

Bonus Challenge:

Research a recent natural disaster and summarize how people prepared and responded to it. What lessons can be learned from their experiences?

Answer Key (For Instructor Use Only)

Matching (Emergency Planning Steps):

Step)	Purpose
Emergency Co	ntacts	c) Ensures you have important numbers saved for emergencies
Designated Meeting Place		a) Ensures family members know where to reunite in a disaster
Evacuation Ro	utes	d) Helps identify safe exits and alternative routes
Assigning Family Roles b) Helps people stay informed and make quick deci		b) Helps people stay informed and make quick decisions
Matching (Disaster Responses):		
Disaster		Response
Earthquake	b) Drop, Cover, and Hold On under a sturdy surface	
Hurricane	a) Stay indoors, away from windows, and avoid floodwaters	
Wildfire	c) Evacuate if advised, stay low to avoid smoke inhalation	
Power Outage	d) Have flashlights and unplug electronics to prevent surges	

Quiz Answers:

- 1. b) To ensure that individuals and families know what to do in a crisis
- 2. a) At least three days' worth of food and water

- 3. b) Drop, Cover, and Hold On under a sturdy surface
- 4. a) They may contain dangerous debris and bacteria
- 5. a) Have flashlights, batteries, and an emergency radio

This worksheet and quiz reinforce key concepts from Lesson 3: Emergency Preparedness and Disaster Planning.

Student Worksheet & Quiz – Lesson 4: Employment Rights and Workplace Protections

Student Worksheet

Lesson Objectives:

By the end of this lesson, you should be able to:

- 1. Understand at-will employment and wrongful termination exceptions.
- 2. Identify laws protecting workers from discrimination and harassment.
- 3. Learn how to take action if workplace rights are violated.

Part 1: Understanding At-Will Employment and Wrongful Termination

1. What does "at-will employment" mean?

2. Match the wrongful termination exception with its description:

Exception

Description

-	law with its purpose:	
 5. What are two examples 1. 2. 	of workplace discrimination?	
5. What are two examples	of workplace discrimination?	
-		
Part 2: Workplace Dis	crimination and Harassment	
4. What should an employ	ee do if they believe they were wrongfully terminated?	
3. What are two signs of w	vrongful termination?	
Discrimination rotection	etc.	
Discrimination Protection	d) Employees cannot be fired based on race, gender, age,	
Implied Promises	c) Termination violates an agreed-upon work contract	
Retaliation Protection	b) The employer made promises of long-term job security	

Americans with Disabilities Act (ADA)	b) Ensures safe working conditions for all employees
Age Discrimination in Employment Act (ADEA)	c) Prevents workplace discrimination based on race, gender, and religion
Occupational Safety and Health Act (OSHA)	d) Requires employers to provide reasonable accommodations for disabled workers

7. What are three actions an employee can take if they experience workplace harassment?

1	
2	
2.	
5.	

Lesson 4 Quiz

Multiple Choice Questions

- 1. What is the key characteristic of at-will employment? a) Employees can only be fired with cause
 - b) Employees can quit or be terminated at any time for any legal reason
 - c) Employees must give two months' notice before quitting
 - d) Employers must provide severance packages upon termination
- 2. Which of the following is an example of wrongful termination? a) An employee is fired for consistently arriving late
 - b) An employee is laid off due to company downsizing
 - c) An employee is fired after reporting workplace safety violations
 - d) An employee quits after receiving a better job offer
- 3. What does Title VII of the Civil Rights Act protect against? a) Discrimination based on race, gender, religion, and other factors
 - b) Unsafe workplace conditions
 - c) Employee benefit disputes

- d) Unfair competition between companies
- 4. What is an example of workplace harassment? a) A manager providing constructive criticism about job performance
 b) A coworker repeatedly making inappropriate jokes or unwanted advances
 c) An employer enforcing a dress code
 - d) A team lead assigning extra work to meet a deadline
- 5. What should an employee do first if they experience discrimination at work? a) Quit their job immediately
 - b) Ignore it and hope it stops
 - c) Report it to HR and document incidents
 - d) Confront the person in a hostile manner

Short Answer Questions

- 6. How can an employee prove wrongful termination?
- 7. Why is it important to document workplace discrimination and harassment incidents?
- 8. What is one way federal laws protect employees from unsafe working conditions?

Bonus Challenge:

Find and summarize a real-world case of workplace discrimination or wrongful termination. How was it resolved?

Answer Key (For Instructor Use Only)

Matching (Wrongful Termination Exceptions):

Exception

Description

Employment Contract	c) Termination violates an agreed-upon work contract	
Retaliation Protection	a) Firing someone for reporting illegal workplace activities	
Implied Promises	b) The employer made promises of long-term job security	
Discrimination Protection	d) Employees cannot be fired based on race, gender, age, etc.	
Matching (Employment Laws):		
Employment Law	Purpose	
Title VII of the Civil Rights	Act c) Prevents workplace discrimination based on race, gender, and religion	
Americans with Disabilities (ADA)	Act d) Requires employers to provide reasonable accommodations for disabled workers	
Age Discrimination in Emp Act (ADEA)	oyment a) Protects workers over 40 from discrimination based on age	
Occupational Safety and H Act (OSHA)	ealth b) Ensures safe working conditions for all employees	

Quiz Answers:

- 1. b) Employees can quit or be terminated at any time for any legal reason
- 2. c) An employee is fired after reporting workplace safety violations
- 3. a) Discrimination based on race, gender, religion, and other factors
- 4. b) A coworker repeatedly making inappropriate jokes or unwanted advances

5. c) Report it to HR and document incidents

This worksheet and quiz reinforce key concepts from Lesson 4: Employment Rights and Workplace Protections.

TeachIn Course Module 7: Worksheet & Quiz

Student Worksheet: Lesson 1 – The U.S. National Debt: What It Is and Who Owns It

Name: _____ Date: _____

Learning Objectives:

By the end of this worksheet, you should be able to:

- V Define what the U.S. national debt is.
- Explain how the debt accumulates.
- V Identify the major holders of U.S. debt.
- Z Debunk common misconceptions about national debt.

📝 Part 1: Key Terms Matching

Match the terms on the left with the correct definition on the right.

#	Term	Definition
1	National Debt	A. Debt owned by U.S. citizens, banks, and government institutions.
2	Deficit	B. A financial instrument used by the U.S. government to borrow money.
3	Treasury Bonds	C. When government spending exceeds tax revenue in a given year.
4	Foreign Debt Holders	D. The total amount of money the U.S. government owes.
5	Domestic Debt Holders	E. Countries like Japan and China that own portions of U.S. debt.

Part 2: Understanding the U.S. Debt Pie Chart

Look at the pie chart below and answer the questions that follow.

🍎 Federal Reserve & U.S. Government (40%)

U.S. Mutual Funds, Banks, Pension Funds (25%)

- State & Local Governments (5%)
- V Foreign Holders (30%)

Questions:

- Which group owns the largest share of U.S. debt?
 Answer: ______
- What percentage of U.S. debt is owned by foreign countries?
 Answer: ______
- Name two major foreign holders of U.S. debt.
 Answer: ______
- 4. True or False: China owns more than half of U.S. debt. **Answer:**

Part 3: Short Answer – Myths vs. Facts

Answer the following questions in a few sentences.

- 1. Why does the U.S. continue to borrow money even when it has a high national debt? **Answer:**
- Explain why balancing a government budget is not the same as balancing a household budget.

Answer:

3. Why is U.S. debt considered a safe investment for other countries? **Answer:**

Lesson 1 Quiz: The U.S. National Debt

Multiple Choice (Circle the correct answer)

- 1. What is the primary reason the U.S. borrows money?
 - A) To avoid paying taxes
 - B) To fund government spending beyond tax revenue
 - C) To pay off state debts
 - D) To give foreign countries more control over the U.S.
- 2. Which of the following is NOT a way the U.S. government borrows money?
 - A) Treasury Bonds
 - B) Treasury Notes
 - C) Printing unlimited money
 - D) Treasury Bills
- 3. Who is the largest single holder of U.S. national debt?
 - A) China
 - B) The Federal Reserve and U.S. government accounts
 - C) Japan
 - D) Mutual fund investors
- 4. What percentage of U.S. debt is held by foreign countries?
 - A) 10%
 - B) 30%
 - C) 50%
 - D) 70%
- 5. Why do countries like Japan and China buy U.S. Treasury Bonds?
 - A) To control the U.S. government
 - B) Because they are considered a safe investment
 - C) To demand higher taxes from Americans
 - D) To get voting rights in Congress

Bonus Question (Extra Credit!)

What happens if the U.S. hits its debt ceiling and cannot borrow more money? **Answer:**

Student Worksheet: Lesson 2 – The U.S. Deficit: What Every Citizen Should Know

Name:	
Date:	

Learning Objectives:

By the end of this worksheet, you should be able to:

- Z Explain the difference between the deficit and the debt.
- V Identify the main causes of the deficit.
- Describe the impact of deficits on the economy.
- Analyze historical trends in U.S. deficits.

📝 Part 1: Key Terms Matching

Match the terms on the left with the correct definition on the right.

#	Term	Definition
1	Deficit	A. The total amount of money the U.S. government owes.
2	National Debt	B. Taxes collected from workers and businesses.
3	Revenue	C. When government spending exceeds revenue in a given year.
4	Discretionary Spending	D. Spending on military, education, and other programs adjusted by Congress.
5	Interest on Debt	E. The cost of borrowing money to cover deficits.

Part 2: Understanding the Deficit

Look at the chart below showing deficit trends over the past decades and answer the following questions.

Questions:

- 1. What does it mean when the U.S. runs a deficit? Answer: _____
- How does the government cover a deficit when it spends more than it collects?
 Answer: ______
- Which major events in history have led to large deficits? Name at least two.
 Answer: ______
- 4. True or False: Social Security contributes to the deficit. **Answer:**

Part 3: Short Answer – The Impact of Deficits

Answer the following questions in a few sentences.

- 1. What are the short-term benefits of running a deficit? **Answer:**
- 2. What are the long-term risks of consistently running large deficits? **Answer:**
- 3. Why is paying interest on the national debt a growing concern for the U.S.? **Answer:**

Lesson 2 Quiz: The U.S. Deficit

Multiple Choice (Circle the correct answer)

- 1. What is the main difference between the deficit and the national debt?
 - A) The deficit is total borrowing, while debt is a yearly measure
 - B) The deficit is the yearly shortfall, while debt is the total amount owed
 - C) The deficit is always smaller than the debt
 - D) There is no difference

- Which of the following is NOT a major cause of the U.S. deficit?
 A) Military spending
 - B) Tax revenue shortages
 - C) Social Security benefits
 - D) Economic downturns
- 3. How does the U.S. government borrow money to cover deficits?
 - A) By printing unlimited cash
 - B) By issuing Treasury bonds, notes, and bills
 - C) By asking states to contribute more money
 - D) By borrowing from Social Security
- 4. When was the last time the U.S. had a budget surplus?
 - A) 1990-1992
 - B) 1998-2001
 - C) 2008-2010
 - D) The U.S. has never had a surplus
- 5. Why do long-term deficits become a problem?
 - A) They always lead to higher unemployment
 - B) They increase the national debt and interest payments
 - C) They reduce the amount of money available for state governments
 - D) They require the government to shut down all programs

Bonus Question (Extra Credit!)

What steps can the government take to reduce the deficit without harming the economy? **Answer:**

Student Worksheet: Lesson 3 – The Debt Ceiling: What It Is and Why It Matters

Name:	
Date:	

Learning Objectives:

By the end of this worksheet, you should be able to:

- Define what the debt ceiling is and how it functions.
- V Identify key historical debt ceiling crises.
- Explain the political and economic consequences of reaching the limit.
- Analyze what could happen if the U.S. defaults on its debt.

Part 1: Key Terms Matching

Match the terms on the left with the correct definition on the right.

#	Term	Definition
1	Debt Ceiling	A. The amount the U.S. government can borrow to meet obligations.
2	Default	B. A situation where th <mark>e government c</mark> an no longer pay its bills.
3	Treasury Bonds	C. A method the government uses to borrow money.
4	Government Shutdown	D. When the government temporarily ceases operations due to funding issues.
5	Fiscal Policy	E. Decisions made by the government to manage spending and borrowing.

Part 2: Understanding the Debt Ceiling

Read the following scenario and answer the questions below.

Scenario:

Congress is debating whether to raise the debt ceiling. The government is close to reaching its borrowing limit, and if no agreement is reached, funding for federal programs could be impacted. Markets are reacting negatively, and global investors are worried.

Questions:

What is the debt ceiling, and why does it exist?
 Answer: ______

- What could happen if Congress does not raise the debt ceiling?
 Answer: ______
- How could a government default affect interest rates and borrowing costs for the U.S.? Answer: ______
- Name one historical instance where the U.S. faced a debt ceiling crisis and describe what happened.
 Answer:



Answer the following questions in a few sentences.

- 1. Why do debt ceiling debates often become political conflicts? Answer:
- 2. What are some ways the government could avoid debt ceiling crises in the future? Answer:
- 3. Why do financial markets react strongly when the U.S. approaches its debt ceiling? **Answer:**

□ Lesson 3 Quiz: The Debt Ceiling

Multiple Choice (Circle the correct answer)

- 1. What is the main function of the debt ceiling?
 - A) To limit how much the government can spend in the future
 - B) To cap how much the government can borrow to pay existing obligations
 - C) To prevent Congress from approving a new budget
 - D) To reduce taxes on federal programs
- 2. Which of the following is a possible consequence of hitting the debt ceiling?
 - A) The government automatically balances its budget
 - B) Federal programs and payments may be delayed

- C) The government prints more money to cover costs
- D) The debt is instantly paid off
- 3. What happened during the 2011 debt ceiling crisis?
 - A) The U.S. defaulted on its debt
 - B) The government shut down for three months
 - C) The U.S. credit rating was downgraded for the first time
 - D) Congress eliminated the debt ceiling
- 4. Why do financial markets react negatively when the debt ceiling is reached?
 - A) Investors fear the U.S. may not be able to repay debts
 - B) The stock market does not follow government policies
 - C) A government default increases global oil prices
 - D) The Federal Reserve automatically prints more money
- 5. What is one potential solution to prevent future debt ceiling crises?
 - A) Abolishing the debt ceiling altogether
 - B) Allowing only the President to raise the debt limit
 - C) Refusing to borrow money under any circumstances
 - D) Letting the Federal Reserve pay off all national debt

Bonus Question (Extra Credit!)

If the U.S. defaults on its debt, what could be the global economic consequences? **Answer:**

Student Worksheet: Lesson 4 – Common Misconceptions About Debt & Deficits

Name: _____ Date: _____

Learning Objectives:

By the end of this worksheet, you should be able to:

- Z Explain why the U.S. is not bankrupt despite its national debt.
- V Identify who actually owns U.S. debt.
- V Understand why government budgeting is different from household budgeting.
- 🔽 Recognize when deficit spending can be beneficial.

Part 1: Key Terms Matching

Match the terms on the left with the correct definition on the right.

#	Term	Definition
1	National Debt	A. The yearly shortfall when government spending exceeds revenue.
2	Deficit	B. The total amount the U.S. government owes from accumulated deficits.
3	Treasury Bonds	C. A method the U.S. government uses to borrow money.
4	Federal Reserve	D. The institution that holds a significant portion of U.S. debt domestically.
5	Fiscal Stimulus	E. Government spending used to boost the economy during a downturn.

Part 2: Understanding Debt Ownership

Look at the pie chart below showing U.S. debt ownership and answer the questions.

Questions:

- 1. Who owns the largest share of U.S. debt? Answer: _____
- What percentage of U.S. debt is owned by foreign countries?
 Answer: ______
- 3. Name two major foreign holders of U.S. debt. Answer: _____
- 4. True or False: China owns most of the U.S. national debt. Answer: _____

Part 3: Short Answer – Debunking Debt Myths

Answer the following questions in a few sentences.

- 1. Why is the U.S. not considered "bankrupt" even with a large national debt? **Answer:**
- 2. Why do foreign countries buy U.S. Treasury bonds?
 Answer:
- How is government budgeting different from household budgeting?
 Answer:
- 4. Give one example of a time when deficit spending was necessary to help the economy. **Answer:**

□ Lesson 4 Quiz: Misconceptions About U.S. Debt

Multiple Choice (Circle the correct answer)

Why is the U.S. not bankrupt despite having a large national debt?
 A) Because it can always print more money
 B) Because it can borrow in its own currency and issue more bonds

- C) Because it doesn't have to repay its debts
- D) Because foreign countries forgive U.S. debt
- 2. Who owns the majority of U.S. national debt?
 - A) China and Japan
 - B) The Federal Reserve and U.S. institutions
 - C) The United Nations
 - D) U.S. citizens through private loans
- 3. Why is the comparison between government budgeting and household budgeting misleading?
 - A) Because the government never needs to repay debt

B) Because the government can borrow money for long periods and influence monetary policy

- C) Because the government does not track its spending
- D) Because families cannot take on debt
- 4. When can deficit spending be beneficial?
 - A) During economic downturns to stimulate growth
 - B) To create permanent national debt
 - C) Only when there is no national emergency
 - D) Never-it is always bad for the economy
- 5. What happened to the U.S. economy after large deficits during World War II?
 - A) The economy collapsed
 - B) The U.S. experienced strong economic growth
 - C) The government defaulted on its debt
 - D) Inflation destroyed the economy

Bonus Question (Extra Credit!)

What is one way the U.S. government can manage debt responsibly while still supporting economic growth?

Answer: _