

McGovern 4<sup>th</sup> grade Social Studies

Complete 2 pages per day. 113-156

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Email will be sent to parents with reading question answers

# UNIT 7 ★ The Civil War—Causes, Events, & Results ★

## CHAPTER 15

Correlates with SS4H5a-b  
Connects to SS4CG1b-c; SS4E1a-f; MGS 6-9

### STATES' RIGHTS AND SLAVERY INCREASE SECTIONAL TENSIONS

#### Key Terms

states' rights  
Missouri Compromise  
Compromise of 1850

Fugitive Slave Act of 1850  
Harriet Beecher Stowe  
*Uncle Tom's Cabin*

Kansas-Nebraska Act  
popular sovereignty  
John Brown

### Growing Pains

In the 1850s, the United States was still a young, growing country. Despite all the ways the states had worked together in the past, they were not getting along. As the country grew, so did the differences between the North and South. Their differences were pushing the North and South apart. Their differences were:

- cultural – how people lived their lives
- economic – how people earned their money
- constitutional – how people viewed the federal government



#### Vocabulary

**agriculture:** growing crops or raising livestock

The South was mainly a **rural** society. Most people lived in small villages, on farms, or on plantations. Most people **specialized in agriculture**. The South's climate and fertile soil were great for growing cotton, indigo, tobacco and other crops. Agriculture was profitable, and few Southerners saw a need for industrial development. Social status was important, and with three tiers (aristocracy/wealthy, middle class/small farmers, and slaves), everyone knew his or her place.

The Northern soil and climate were not suitable for large farms or plantations, so industry grew instead, fueled by the country's abundant natural resources. The industrial North **specialized in manufacturing**. They produced a variety of items at factories, ranging from textiles and shoes to farm equipment and guns. The North was mainly an **urban** society. Most people worked at jobs in cities, so they lived in or near cities. Most immigrants settled in the North.

Because of their differences, people in the North and South found it difficult to agree on social, economic, and political issues.

#### Writing Prompt

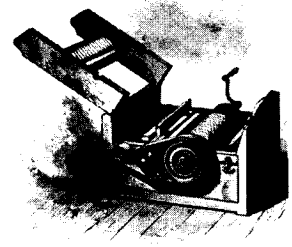
Write a journal entry from the point of view of someone living in the North or South in the early 1800s. Describe a busy day. Include sights and sounds and smells. Share journal entries with your classmates. Then decide—in which part of the country would you have rather lived?



# Views on Slavery

**Slavery** was a cultural and economic issue. As the federal government began passing laws to limit slavery, it became a constitutional issue too.

The North and South were **interdependent**, and as a result, somewhat interdependent on slavery. The success of the agricultural production of the South relied heavily on slave labor. The North relied on the South for its raw materials. The North also relied on Southerners to buy the products made in Northern factories. The South would not have been able to buy many of the North's finished goods if the South's economy had not had the benefit of its slave labor force. It also could not have provided the cotton used in Northern textile mills. While the South's economy *directly* depended on the institution of slavery, the North's did *indirectly*.



cotton gin

Despite their interdependence, most Northerners and Southerners had very different opinions about the institution of slavery. This was in large part due to the growing abolitionist movement that urged Northerners to take a stance against slavery. Slavery was already illegal in the North. Most Northerners did not want slavery to spread to new territories. Abolitionists believed slavery should be abolished everywhere in the United States for moral reasons.

Southerners believed the abolition of slavery would destroy their region's economy.

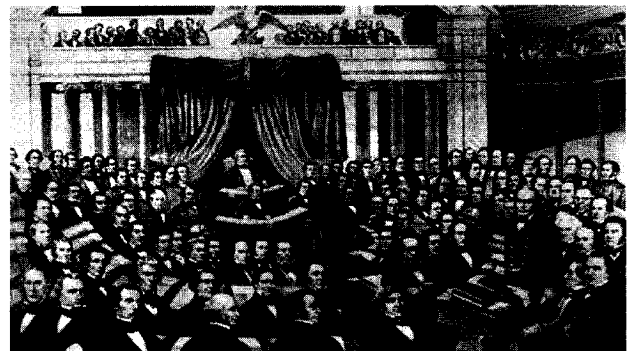
## Views on States' Rights

**States' rights** was a constitutional issue.

Northerners and Southerners held different views about how much power the U.S. Constitution gave to the federal government.

- Southerners believed that states had the power to nullify any federal law they disagreed with.
- Northerners believed the federal government's power was supreme over that of the states.

North and South states (Free States and Slave States) were evenly balanced in Congress, giving neither side the upper hand. However, the South feared that the free states would take control of Congress. With control of Congress, the North would be able to make new national laws on issues like slavery. Southerners began to proclaim states' rights as a means of self-protection.



### Vocabulary

**nullify:** to declare invalid or no longer legal and binding



# Fugitive Slave Act of 1850

Southerners suffered financial losses when their slaves escaped to the North. Before the **Fugitive Slave Act of 1850**, when slaves escaped, it was up to slave owners to find them and bring them home. Slave owners often hired slave hunters to help retrieve their “property.”

A Fugitive Slave Act had been in place since 1793, but Northern states rarely enforced it. Most Northerners were against slavery, and they did not want to help Southern slave owners find their escaped slaves. In fact, Northerners often hid escaped slaves, making capturing them even more difficult. Northerners disliked the slave hunters and did not want them in their free states. Some Northern states even passed laws that made it harder for slave owners to take their escaped slaves back to the Southern states.

The Fugitive Slave Act of 1850 required that escaped slaves be captured and returned to their proper owners. Police, marshals, and other law enforcers in Northern states became obligated to enforce the act. Citizens became obligated to assist or else be faced with fines and jail time. Steep fines and harsh punishments were also enacted on anyone who aided runaway slaves. No longer could people help slaves without significant risk to themselves!

To make matters worse, even slaves who had escaped and lived free for a long time had to be returned to their owners. The act also allowed slave hunters to assume someone was a runaway slave based just on their appearance. Free blacks were scared by the new risk that they could be captured and sent south before they had a chance to prove they were free!



## Cause and Effect

Analyze each statement and identify it as either a cause or effect of the Fugitive Slave Act of 1850. Write C if it is a cause and E if it is an effect.

- \_\_\_\_\_ 1. Runaway slaves sought freedom in Northern states.
- \_\_\_\_\_ 2. Northern abolitionists hid runaway slaves, making capturing slaves difficult.
- \_\_\_\_\_ 3. It became even more risky to help slaves escape on the Underground Railroad.
- \_\_\_\_\_ 4. Sometimes free blacks were captured and sent south before they had a chance to prove they were free.

## Writing Prompt

Many abolitionists called the Fugitive Slave Act of 1850 the “Kidnap Law.” Look up the definitions of fugitive and kidnap. Write the definition of each, and then explain why abolitionists used the word “kidnap” instead of “fugitive” when referring to the law.



[illegible]

**popular sovereignty:** the concept of letting people decide on their own rules and government



★ ★ ★ ★ ★

5. Predict how Northerners reacted to the Kansas-Nebraska Act. Explain your reasoning.



# SOUTHERN STATES SECEDE FROM THE UNION

## Key Terms

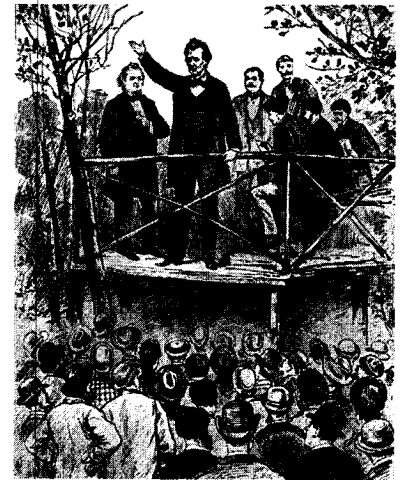
Republican Party  
Democratic Party  
Abraham Lincoln

secede  
border states

## The Election of 1860

Intense differences over the issue of slavery in the territories had a profound effect on the presidential election of 1860. Slavery was a controversial issue facing the country. Particularly divisive was how to handle the addition of new states to the Union.

Most people who opposed the spread of slavery joined the **Republican Party**, which had formed in the early 1850s. The Republicans nominated **Abraham Lincoln** of Illinois as their candidate for president. Abraham Lincoln made no effort to hide the fact that he opposed slavery.



Although Lincoln was against slavery, his goal was to keep the nation united. He gave speeches saying that slavery should be kept only in the states where it had been going on previously. He argued that slavery should not be allowed to take hold in new territories.

The **Democratic Party** was badly split. One group nominated Illinois Senator Stephen Douglas, who had originally proposed the idea of popular sovereignty in the territories. Southern leaders strongly opposed Douglas and nominated John Breckinridge of Kentucky as their candidate. A third group nominated John Bell of Tennessee.

With the Democratic Party's votes divided between three candidates, Republican Abraham Lincoln won the presidential election on November 6, 1860.



## Quick Review

Answer the questions.

1. Which party nominated Abraham Lincoln for president? \_\_\_\_\_
2. What was Abraham Lincoln's political position on the issue of slavery?  
\_\_\_\_\_
3. What was the main factor that allowed Abraham Lincoln to win the presidential election?

[illegible]

**secede:** to withdraw from a political union (in this case, the United States)





# THE U.S. CIVIL WAR

## Key Terms

Fort Sumter  
Emancipation Proclamation  
Battle of Gettysburg

Gettysburg Address  
Atlanta Campaign  
March to the Sea

## Civil War Begins

In February 1861, the first seven states that seceded from the Union formed the **Confederate States of America**. They appointed **Jefferson Davis** president of the Confederacy.



Jefferson Davis,  
President of the  
Confederacy

One of Jefferson's first actions was to send representatives of the Confederacy to Washington, D.C., to try to negotiate peace with Abraham Lincoln. Lincoln refused to meet with the representatives.

Confederate soldiers began to take charge of federal installations in their states, like post offices, courthouses, and forts. Only a few forts remained in Union hands. One of these was **Fort Sumter** in South Carolina. Lincoln sent armed ships to deliver supplies to Fort Sumter, but before they arrived, Jefferson Davis ordered Confederate soldiers to take the fort.

The Union commander of Fort Sumter sent President Lincoln an urgent message: Confederate forces were demanding that he surrender or be attacked. The Confederates meant what they said. On April 12, 1861, Confederate forces began firing on Fort Sumter. The Civil War had begun!



Fort Sumter

After hundreds of shells struck the fort and fire threatened to cause an explosion, the Union troops surrendered. On April 14, Union troops withdrew from the fort and handed it over to the Confederacy. Not a single person was killed in the battle!



## Critical Thinking

★ ★ ★ ★ ★

Answer the questions.

1. Would you say Jefferson Davis was eager for war? Why or why not?  
\_\_\_\_\_
2. Why was it important to Davis that the Confederacy take control of Fort Sumter?

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# President Abraham Lincoln

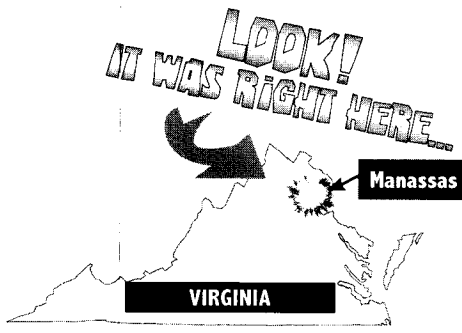


Most Southerners believed that the states had freely created and joined the Union, and could freely leave it. Abraham Lincoln believed the United States was one nation, not a collection of independent states. He did not believe that states had a right to secede. As president, Lincoln was determined to preserve the Union—by force if necessary! Two days after the Confederates took control of Fort Sumter, President Lincoln issued a call for 75,000 volunteers to form a Union army.

Lincoln's action prompted four more states to secede from the Union.

## First Major Battle

The Confederacy chose Richmond, Virginia, as its capital. Abraham Lincoln was eager to take control of Richmond, as he believed it would lead to a swift end of the war. Lincoln ordered the Union army to attack Confederate soldiers who were camped along a muddy stream known as Bull Run in Manassas, Virginia. A Union victory at Manassas would open the door for an attack on Richmond.



The **First Battle of Bull Run**, which is also known as the **Battle of First Manassas**, was the first major battle in the Civil War. It was fought on July 21, 1861.

As Union troops assembled to march from Washington, D.C. to Bull Run, many residents of Washington decided to go along to watch. They expected Union troops to quickly defeat the Confederates. Buggies full of spectators and picnic baskets traveled to watch the battle!

It did not take long for people to realize war is no picnic. The reality of the battlefield was torn limbs, agonizing screams, and the living picking the pockets of the dead. By afternoon, bodies littered the ground, and neither side seemed to be winning. At one point the Union side thought they had won. But the tide turned when Confederate reinforcements arrived. The Confederate soldiers attacked with bloodcurdling shouts that became known as the “rebel yell.” Union soldiers retreated—scattering surprised spectators in their path.



### Math

Use the chart to answer the questions.

FIRST BATTLE OF BULL RUN STATISTICS	
Army	Estimated Casualties*
Confederate	1,750
Union	2,950

\*Killed/  
Wounded/  
Missing or  
Captured

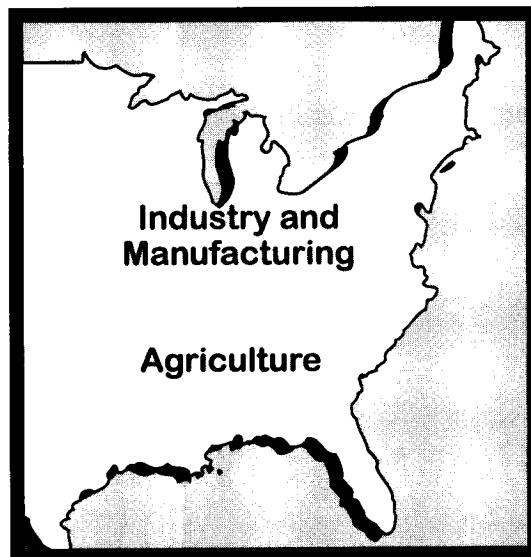
1. How many more casualties did the Union sustain than the Confederates? \_\_\_\_\_
2. The Confederate casualties were about what percentage of Union casualties? \_\_\_\_\_
3. Who won the First Battle of Bull Run? \_\_\_\_\_

## Who Has the Advantage?

## The Union and Confederacy were unevenly matched.

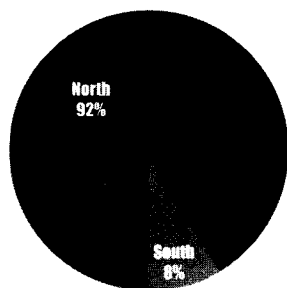
The Union had more people, more factories, more food production, and a more extensive railroad system to transport goods. The industrial North could crank out the “stuff” of war, like cannons, rifles, ironclad ships, railroad engines, and—highly important—shoes and boots!

The South's strength lay in land, slaves, and cotton. The South grew a lot of crops for food, but it did not have factories to can the food or railroads to distribute it. However, the South did have excellent generals, a strong military tradition, and eager soldiers ready to defend their homeland.

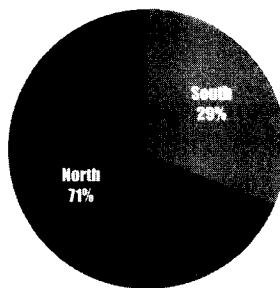


## Charts and Graphs

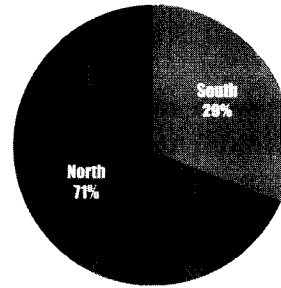
This chart compares resources of the North and South at the start of the Civil War. Does this data best support a win by the North or South? Write a paragraph explaining and supporting your answer using this data.



## Manufactured Goods



### Railroad Mileage



## Population

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**Massachusetts alone produced more manufactured goods than the entire Confederacy.**





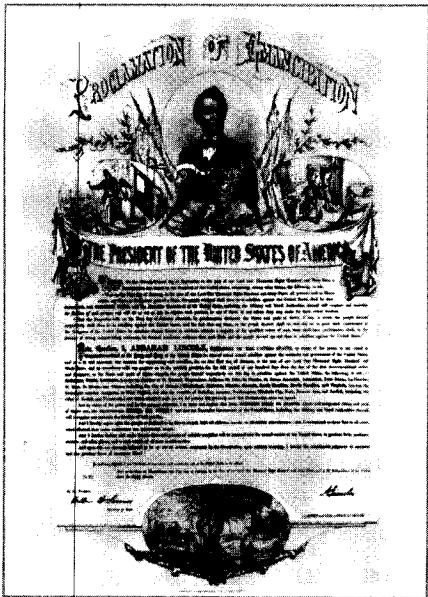
# Emancipation Proclamation

On January 1, 1863, President Abraham Lincoln issued the **Emancipation Proclamation**. The proclamation declared “all persons held as slaves” within the rebellious states “are, and henceforward shall be free.”



## Vocabulary

**proclamation:** a document that announces something officially or publicly



This changed the way many Americans saw the war. Instead of fighting to preserve the Union, “freeing the slaves” became the new focus of the Civil War. And since freedom of enslaved Africans in the Confederate states depended on a Union victory, the Union gained a renewed sense of commitment to winning the war!

## African American Soldiers

The Emancipation Proclamation also announced the acceptance of black men into the Union army and navy. Many freed African Americans joined the Union army. By the end of the war, nearly 10% of the Union army was African American. Most of them were former slaves. Almost 200,000 black soldiers and sailors fought for the Union—and for freedom.



## Critical-Thinking

The Emancipation Proclamation freed slaves only in states that had seceded from the Union. Why do you think President Lincoln did not free slaves in the “border states”?

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## True or False

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Write T for True and F for False. Correct any false statements to make them true.

- \_\_\_\_\_ 1. President Lincoln issued the Emancipation Proclamation at the end of the Civil War.
- \_\_\_\_\_ 2. The Emancipation Proclamation freed all slaves in the United States.
- \_\_\_\_\_ 3. Many African Americans joined the Confederate army after the Emancipation Proclamation was issued.
- \_\_\_\_\_ 4. The Emancipation Proclamation hurt the Union by adding a moral element to the war.

# Geography Impacts War Strategy

## Union Blockade of Southern Ports

As part of “Scott’s Great Snake” strategy, Union ships created a **blockade** of Southern ports. Cities like Charleston, Savannah, and New Orleans were cut off from receiving supplies. “Blockade runner” ships were frequently able to get past blockades, but in order to be fast, they were unable to carry much cargo. Shipments of weapons, metal, medical supplies, food, and other goods were effectively cut off.

The blockade also stopped the South from being able to ship its agricultural goods, particularly cotton, to Europe. Without revenue from exports, the South was without cash to buy goods, even if it had a way to get them.

## Control of the Shenandoah Valley

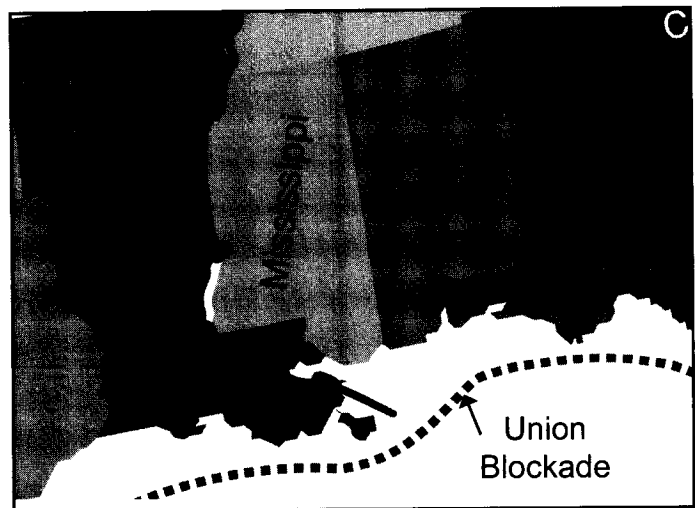
In 1862, Confederate General Thomas “Stonewall” Jackson led his men more than 650 miles through the Shenandoah Valley in just 48 days! The Confederate army put the Union’s capital of Washington, D.C., at risk of capture. Union soldiers, who had planned to attack the Confederate’s capital of Richmond, Virginia, were called back to protect Washington. Throughout the war, the Confederacy repeatedly used their control of the Shenandoah Valley to divert Union troops from other campaigns.

## Battle of Vicksburg

The Union had succeeded in its strategy to cut off the Confederacy from outside supplies. However, the Confederate soldiers still had a continuous supply of beef and other food from Texas and Louisiana. These supplies were shipped across the Mississippi River and then on to troops throughout the South.

Over time, the Union took control of many cities along the Mississippi River, but the Confederacy held onto a key section—keeping its supply lines running. After many unsuccessful attempts, General Ulysses S. Grant’s persistence finally paid off. Through a series of maneuvers, Union troops were able to get to Vicksburg. After failing at several attempts to storm the city, they dug in for the long haul. The **Battle of Vicksburg** was a siege on the city lasting more than a month. The Union bombarded the city and cut off all supplies of food, water, and medical supplies. On July 4, 1863, the Confederate army at Vicksburg surrendered.

The Union’s victory at Vicksburg split the Confederacy in half. This was a devastating defeat for the Confederacy.



Control of this small section of the Mississippi River between Vicksburg and Port Hudson was all that kept the two halves of the Confederacy connected for more than a year.

# Battle of Gettysburg

In May 1863, Confederate General Robert E. Lee went on the offensive. He marched the successful Confederate Army of Northern Virginia into Maryland, and then Pennsylvania—both states part of Union territory! Lee hoped that a show of strength would earn support for the Confederacy from Great Britain and France. Lee also hoped to divert troops from the siege at Vicksburg.

When Lee heard Union troops were pursuing him, he decided to prepare for battle at the small town of Gettysburg, Pennsylvania. When Lee arrived, he found that Union cavalry troops had gotten there first. Lee's men outnumbered the defending Union soldiers, and they forced the Union soldiers to retreat to Cemetery Hill, about a half mile from town. Lee wanted to attack, but his general refused. While Lee waited for another general, more and more Union troops arrived. By morning, Union troops had established a strong defensive position from Culp's Hill to Cemetery Ridge. Union soldiers had claimed the high ground.

The next day, Lee's army attacked what was now a much larger Union force. For the next two days, Union and Confederate troops fought a series of bloody battles. Both sides suffered terrible losses of life. Finally, the larger Union army overwhelmed Lee's troops, and the Confederates were forced to retreat.

**The Battle of Gettysburg lasted three days.  
Afterward, 30,000 dead or wounded soldiers lay on the battlefield.  
Overall, as many as 51,000 soldiers were killed, wounded, captured, or missing.**

The **Battle of Gettysburg** was a **turning point** in the Civil War.

The Union victories at Gettysburg and Vicksburg left the South with no chance of winning the war.



## Gettysburg Address

President Abraham Lincoln visited Gettysburg in November 1863. At a ceremony dedicating part of the battlefield as a cemetery, Lincoln made a speech called the **Gettysburg Address**. In it, he said the Civil War was to preserve a government “of the people, by the people, and for the people.”

Even though it was less than three minutes long, many people consider the Gettysburg Address one of the most inspiring speeches in American history.

*“of the people, by the people, and for the people”*



## Key Concept Check-Point

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Answer the questions.

1. What did Robert E. Lee hope to gain in the Battle of Gettysburg?  
\_\_\_\_\_  
\_\_\_\_\_
2. What was the main difference between Battle of Gettysburg and other Civil War battles?  
\_\_\_\_\_  
\_\_\_\_\_
3. What role did geography play in the outcome of the Battle of Gettysburg?  
\_\_\_\_\_  
\_\_\_\_\_



## Math

\*\*\*\*\*

Use your math skills and social studies knowledge to answer these questions.

1. The Gettysburg Address begins, "Four score and seven years ago..." A "score" is a period of 20 years. How long is "four score and seven years"? \_\_\_\_\_
2. Calculate how many years ago the Gettysburg Address was given using the concept of "score."  
\_\_\_\_\_



## Primary Source

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Identify which items are a primary source and which items are a secondary source. Write PS for primary source and SS for secondary source for each.

- \_\_\_\_\_ 1. **a photograph of a battlefield from the Civil War**
- \_\_\_\_\_ 2. **a chapter from a textbook about the Civil War**
- \_\_\_\_\_ 3. **one of President Lincoln's speeches**
- \_\_\_\_\_ 4. **a Confederate soldier's journal**
- \_\_\_\_\_ 5. **a quotation from the journal of a Union soldier**
- \_\_\_\_\_ 6. **a movie about the Civil War**



# Grant Takes Over

In March of 1864, President Lincoln named General Ulysses S. Grant commander of ALL Union armies. Grant then named William Tecumseh Sherman as one of his generals.

Grant and Sherman believed in “**total war**.” This meant defeating all Southerners, not just the Confederate military forces. They believed if they not only fought the soldiers on the battlefield, but also destroyed Southerners’ homes and land, they would destroy their morale and will to fight, resulting in a collapse of the Confederacy.

Grant’s three-pronged strategy was to send one army through Virginia’s fertile Shenandoah Valley, another to Richmond, and a third to Atlanta.



## Apply What You Learned

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Answer the questions.

1. Describe the concept of three-pronged strategy.

2. What other three-pronged strategy was used in the Civil War?

3. Create your own three-pronged strategy to tackle something in your life, like homework!

## Grant’s Three-Pronged Approach In Action

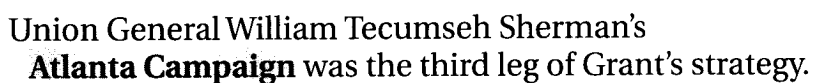
### 1. Capture the Confederate Capital

Ulysses S. Grant himself led the the effort to defeat Confederate General Robert E. Lee. They fought in the **Wilderness** near Fredericksburg, Virginia, at **Spotsylvania**, at **Cold Harbor**, and then for nine long months at **Petersburg**. Grant lost twice as many men as Lee, but Grant had reserves to replace them. When Lee finally withdrew his remaining forces, Grant quickly took Petersburg and nearby Richmond—capital of the Confederacy. As the Union army approached Richmond, fleeing Confederate soldiers set fire to the city to keep Confederate storehouses and supplies out of Union hands.

### 2. Capture the Shenandoah Valley

Meanwhile, Union General Philip Sheridan forced the Confederates out of the Shenandoah Valley in northern Virginia.

## Sherman Heads into Georgia



In November, Sherman's troops left Atlanta. They split into two groups and headed to Savannah on the Atlantic coast. This journey is called the "**March to the Sea.**" Along the way, Union troops destroyed homes, stores, crops, bridges, and railroad tracks. This was "total war" to weaken the Confederacy.

Sherman and his army reached Savannah just before Christmas. He sent President Lincoln a telegram presenting the city as a Christmas gift!

**Sherman's devastation of Georgia left Southerners bitter for many years after the Civil War.**



## Why did Sherman burn Atlanta and much of Georgia?

Were Union soldiers right or wrong to burn Atlanta? Write an argument for one side or the other. Support your position with evidence and logical reasoning. Then debate the issue in class.

# End of the War

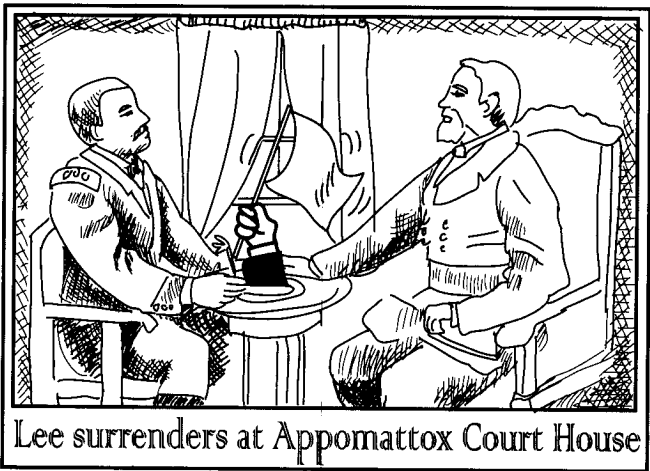
A week after Grant captured Richmond, Lee's army was trapped near Appomattox Court House, a small town west of the Confederate capital. Lee's troops tried to defend their position, but they were outnumbered.

Lee's army was suffering. Confederate soldiers were starving, many were sick, and their clothes were in rags. Lee realized the end had come. He finally agreed to a surrender.

Lee's surrender to Grant at Appomattox Court House in 1865 ended the war. When some Southerners wanted to fight on, Lee urged them to accept defeat and reunite as Americans.

President Lincoln had requested that the terms of surrender be generous to the Confederates. Grant allowed the Confederate soldiers to keep their personal possessions, as well as their horses and mules to help farm their land when they got home. Officers were allowed to keep their sidearms. Grant also gave them food.

There was little celebration. Most men on both sides just quietly returned home.

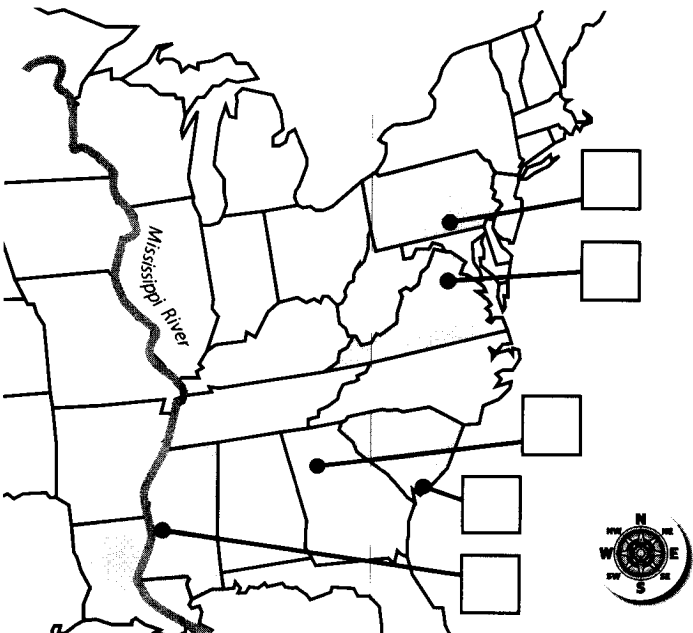


## Map Skill-Builder

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Identify the locations where these five Civil War battles or events took place by writing the letter for each in the corresponding box on the map. Then number the events in the order in which they occurred.

- \_\_\_ A. Battle of Gettysburg
- \_\_\_ B. First Battle of Manassas (Battle of First Bull Run)
- \_\_\_ C. Firing on Fort Sumter
- \_\_\_ D. Burning of Atlanta
- \_\_\_ E. Battle of Vicksburg



## EFFECTS OF THE CIVIL WAR

disease  
American Red Cross

## A black and white photograph of a cemetery. In the foreground, several upright gravestones of various shapes and sizes are visible. In the background, there are several large, triangular or pyramidal structures, possibly tombs or mausoleums, surrounded by trees and foliage.

**Fascinating  
Fact** ■ ■ ■  
● ● ●

**Many of the youngest soldiers in the Civil War were drummer boys. Some were as young as 9 or 10 years old!**

## Both Sides Suffer

The Civil War affected both the North and the South. Life on the battlefield and on the home front was extremely harsh, regardless of which side you were on.

## So Many Deaths

The death toll of the Civil War exceeded 600,000. Three main causes of death were:

### Combat Exposure Disease

#### Brutal Combat

**Combat** in the Civil War was brutal and often man-to-man. Many soldiers died right on the battlefield. Wounded soldiers often died from their injuries in the days afterward.

#### Brrrrrrr!

Many soldiers died from **exposure** to the elements. Especially in the South, supplies became scarce. Because most clothing was manufactured in the North, Southerners often lacked proper shoes and uniforms as the war went on. Southern troops became increasingly more poorly equipped and clothed. Southern troops also became increasingly younger.

#### Germs—More Deadly Than Bullets

**Diseases** were a deadly problem for both sides in the Civil War. For every soldier who died of a battle wound, two died from disease. Why was disease so prevalent? Many soldiers came from isolated farms where they had not been exposed to many diseases, and therefore they did not have immunities. Also, in the crowded army camps, germs spread like wildfire—mumps, measles, diarrhea, and smallpox struck thousands. When soldiers went hungry because of food shortages, this made them even more susceptible to getting sick. And, thousands of soldiers died in the unsanitary conditions resulting from the close confines of prison camps.

### Clara Barton: Angel of the Battlefield

During the Civil War, Clara Barton became especially well known for her efforts to help others. She collected supplies and took them to the battlefields. She nursed injured soldiers. She was nicknamed "the angel of the battlefield."

Clara Barton went on to create the American Red Cross in 1881. She and her co-workers brought food and supplies to areas where disasters took place. She directed the American Red Cross until 1904. Today, this organization still takes care of those who need help.



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# African Americans in the Civil War

## African Americans in the Confederacy

The Confederacy used enslaved African Americans as ship workers, laborers, cooks, and camp workers. Some also helped raise crops to provide food for the army. Some African Americans accompanied Confederate units in the field.

## African Americans in the Union Army and Navy

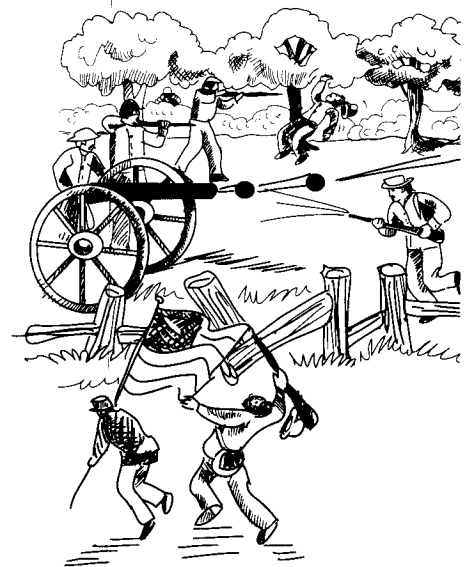
Many enslaved African Americans sought freedom by leaving their homes and following the Union army. Often they found work providing labor.

The Emancipation Proclamation declared enslaved African Americans of rebel states free. It also announced the acceptance of African Americans into the Union army and navy. Many of the newly freed African Americans joined and fought in the Union army or navy.

Even though the Union had moved to enlist African Americans, that did not mean the Union army treated them equally to whites. It did not. For example:

- African American soldiers were discriminated against.
- African American soldiers were paid less than white soldiers.
- African American soldiers served in segregated units.
- African American soldiers served under the command of white officers.

Even so, more than 200,000 African Americans fought in the Union Army and Navy combined. They were fighting for their freedom. After all, the Emancipation Proclamation would only truly mean freedom for the enslaved African Americans of the South if the Union won the Civil War. So despite the unequal conditions, African Americans had a cause worth fighting for.



## Color-Blind

Like white soldiers, many African American soldiers fought bravely and heroically. And like white soldiers, many African American soldiers died from disease, exposure, or battle wounds.



By the end of the Civil War, nearly 10% of the Union army was African American. Most of them were former slaves!



## Comprehensive Cross-Check \*\*\*\*\*

Complete the sentences to describe effects of the Civil War.

1. Many railroads, industries, homes, and farms had been \_\_\_\_\_.
2. Major cities such as Richmond and Atlanta had been \_\_\_\_\_.
3. Many women had been left to \_\_\_\_\_.
4. Many soldiers died from \_\_\_\_\_ and \_\_\_\_\_.
5. The collapse of the Confederacy made Confederate money \_\_\_\_\_.



## Key Concept Check-Point \*\*\*\*\*

Why did most African Americans who fought in the Civil War fight on the side of the Union?

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## Express Your Opinion \*\*\*\*\*

Think back in time... Imagine you are an African American from the South who enlisted and fought in the Union army or navy during the Civil War. What would you most likely to say to each of the following people or groups?

**President Abraham Lincoln:**

**Union military leaders:**

**White Union soldiers:**

**African American Union soldiers:**



## Comprehensive Cross-Check ★★★★★★

Summarize what you learned throughout your study of the American Civil War by listing some of the most significant positive and negative outcomes.

Positive Results	Negative Results

Which side of this chart was easier to complete? \_\_\_\_\_

Why? \_\_\_\_\_



## Cause and Effect ★★★★★★

Match each action to its purpose. Then answer the question.

\_\_\_\_\_ 1. Richmond was burned by the Confederacy...

\_\_\_\_\_ 2. Atlanta was burned by the Union...

**a. to demoralize the Confederacy and destroy its will to fight.**

**b. to keep storehouses and supplies out of the hands of approaching Union forces.**

3. What long-term consequence did these two events have in common?

\_\_\_\_\_

## Writing Prompt

Many countries around the world are fighting civil wars at this very moment. Based on what you learned about the American Civil War, what advice would you give them and why? Cite evidence from the American Civil War to support your advice and make it convincing.



# UNIT 8 ★ Reconstruction

## CHAPTER 19

### PROTECTING RIGHTS OF AMERICANS

Correlates with SS4H6a  
Connects to SS4CG1a,d; SS4CG3b

#### Key Terms

13<sup>th</sup> Amendment

14<sup>th</sup> Amendment

15<sup>th</sup> Amendment

## The 13<sup>th</sup>, 14<sup>th</sup>, and 15<sup>th</sup> Amendments

After the Civil War ended, the United States was faced with many challenges. Rebuilding the country and its economy were two of the most urgent.

Congress also decided that special action was needed to ensure the rights of African Americans. Additionally, changes would be needed in the U.S. Constitution. Many people felt that without protections for the former slaves, the ordeal of the war would have been for nothing.

Between 1865 and 1877, Congress added the 13<sup>th</sup>, 14<sup>th</sup>, and 15<sup>th</sup> amendments to the Constitution. These amendments address the issues of slavery and guarantee equal protection under the law for all citizens.

### The 13<sup>th</sup> Amendment

The 13<sup>th</sup> Amendment bans slavery in the United States and in all of its territories.

President Lincoln's Emancipation Proclamation had granted freedom to slaves in the rebel Southern states. But, it did NOT free slaves in the border states or in the western territories.

By amending the Constitution, Congress finished what the Emancipation Proclamation had started. Slavery became illegal throughout the United States.

### 13<sup>TH</sup> AMENDMENT

"Neither slavery nor involuntary servitude... shall exist within the United States, or any place subject to their jurisdiction."

#### Writing Prompt

Imagine you are a young enslaved African American in the 1860s. Congress has just banned slavery in the United States. Describe your expectations of how this action will change your life.

## The 14<sup>th</sup> Amendment

The 14<sup>th</sup> Amendment grants citizenship to all persons born or naturalized in the United States and guarantees them equal protection under the law.

Anyone born in the United States, including African Americans born into slavery here, became citizens. Congress also naturalized all African Americans who had been brought to the U.S. as slaves. They would all be treated as citizens under the 14<sup>th</sup> Amendment.

Congress also extended protection to all citizens that the government, including state governments, would not deprive citizens of their fundamental rights or property without “due process”—a fair trial and a way to appeal. “Equal protection” meant the government had to apply the law to all citizens in the same way.

### 14<sup>TH</sup> AMENDMENT

**“All persons born or naturalized in the United States...are citizens of the United States and of the state wherein they reside...”**  
**“...No State shall deprive any person of life, liberty, or property without due process; nor deny to any person... equal protection of the laws.”**

### 15<sup>TH</sup> AMENDMENT

**“The right of citizens of the United States to vote shall not be denied or abridged by the United States or by any State on account of race, color, or previous condition of servitude.”**

## The 15<sup>th</sup> Amendment

The 15<sup>th</sup> Amendment ensures all citizens the right to vote regardless of race, color, or previous condition of **servitude**.

Before the 15<sup>th</sup> Amendment, many states (in both the North and South) had given African Americans citizenship but not the right to vote. The 15<sup>th</sup> Amendment made it illegal to deny African Americans their right to vote.



### Vocabulary

**servitude:** being a slave or having to completely obey another person



## Quick Review

\*\*\*\*\*

Match each amendment to how it protects citizens.

- |                                     |   |
|-------------------------------------|---|
| _____ 1. 13 <sup>th</sup> Amendment | A. No person can be denied the right to vote because of his or her race or having previously been enslaved. |
| _____ 2. 14 <sup>th</sup> Amendment | B. No person can be enslaved.   |
| _____ 3. 15 <sup>th</sup> Amendment | C. People born or naturalized in the U.S. are citizens and are entitled to equal protection under the law.  |



## Critical Thinking

\*\*\*\*\*

In what ways did the 14<sup>th</sup> Amendment impact other rights of African Americans?

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## One More for Fun

\*\*\*\*\*

Unscramble the words to help explain the meaning of these amendments.

- The 13<sup>th</sup> Amendment says, "Neither slavery nor involuntary servitude, except as a punishment for crime whereof the party shall have been duly convicted, shall exist within the United States, or any place subject to their jurisdiction."

Means: Slavery was \_\_\_\_\_ (nedban).

- The 14<sup>th</sup> Amendment says, "All persons born or naturalized in the United States and subject to the jurisdiction thereof, are citizens of the United States and of the State wherein they reside."

Means: People born in the U.S. are \_\_\_\_\_ (zictines) of the United States.

- The 15<sup>th</sup> Amendment says, "The right of citizens of the United States to vote shall not be denied or abridged by race, color, or previous condition of servitude."

Means: People cannot be stopped from voting or have their rights taken away, just because they used to be \_\_\_\_\_ (vasledne).

## Some People Got Left Out

Not *all* citizens benefited equally from the 13<sup>th</sup>, 14<sup>th</sup>, and 15<sup>th</sup> amendments. Women and American Indians did not receive the full benefits of citizenship until later. Those struggles and successes were still to come!



Women protesting for the right to vote

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# CHAPTER 20

Correlates with SS4H6b-d  
Connects to SS4CG1c-d; SS4CG3a;  
SS4E1a-e

## RECONSTRUCTION POLICIES AND PROBLEMS

### Key Terms

Reconstruction

Black Codes

Civil Rights Act of 1866

Freedmen's Bureau

Compromise of 1877

Jim Crow Laws

racial segregation

disenfranchisement

poll tax

## What Happens Now?

The costs of the Civil War were high to both sides. So many lives lost...so many bad feelings...so many economic sacrifices...and huge destruction to land, homes, and businesses—particularly in the South. The cost of rebuilding would be incredibly high.

### Southerners had big questions:

- *Who would work on the plantations now that African Americans were free?*
- *Would the North give financial help to rebuild the South?*

### Northerners had big questions:

- *Should Southern states be forgiven and allowed to quickly re-enter the United States? Or should they be penalized and forced to prove their loyalty first?*
- *Should Confederate officers and officials be tried for treason? Or should they be pardoned and allowed to remain free?*



### Primary Source

\*\*\*\*\*

Read the journal entry of Southern planter John Banks from July 1865.

Then answer the questions, and support your answers with text from the journal entry.

**"The effects of emancipation began to be felt... Today many of my [former slaves] left me. Celia, who has cooked for me more than forty years, left me. I made no opposition to it. Am now satisfied [emancipation] will be carried out. George, my body servant, has left me... Windsor, who came in the buggy with me (a good boy) this morning, when I called for him found he was gone... All have left me but such as are expense to me."**

**Source: John Banks autobiography**

1. How do you think John Banks' former slaves felt about him? Why?

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2. How would you characterize the way John Banks felt about emancipation? Why?

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# A Country in Pieces

Imagine trying to put back together a plate that has been broken into 12 pieces. This describes the United States after the Civil War. The Union and the 11 Southern states that had seceded were the broken pieces. Repairing the damage and putting the country back together would not be easy!

## How To Fix It?

**Reconstruction** is the period between 1865 and 1877 when Southern states were brought back into the Union, and the country tried to rebuild. The U.S. government tried to define the means by which all Southerners could live together equally. New laws were passed that changed the meaning of citizenship, including the 13<sup>th</sup>, 14<sup>th</sup>, and 15<sup>th</sup> amendments. But many Reconstruction policies were harsh and created problems in the South.

## Presidents Try to Reunite the Country Quickly

### Abraham Lincoln Calls for Reconciliation



President Lincoln

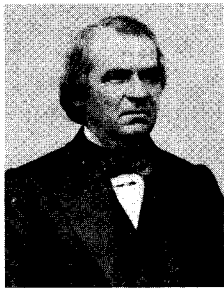
Once the war ended, President **Abraham Lincoln** hoped to bring the defeated Southern states back into the Union as quickly as possible. He did not want to punish the South. Rather, he issued a Reconstruction plan that called for **reconciliation**. Lincoln believed preservation of the Union was more important than punishing the South. Lincoln felt Southern states should be readmitted to the Union if they agreed to abolish slavery, form new governments, and swear loyalty to the United States.

President Lincoln was assassinated in April 1865. Reconstruction policies would have to be handled by someone else.



#### Vocabulary

**reconciliation:** creating peace and ending hostilities



President Johnson

### Andrew Johnson Supports Reconciliation

When Abraham Lincoln was killed, Vice President Andrew Johnson took over the presidency. Johnson, a Southerner himself, felt that once the 13<sup>th</sup> Amendment banning slavery was enacted in December 1865, Southern states should be let back into the Union.

## Congress Gets Tough

Congress did not agree with President Johnson. Congress decided the states must also approve the 14<sup>th</sup> Amendment (granting citizenship rights to freed slaves) before they could rejoin the Union. Only Tennessee agreed to this requirement.



## Compare and Contrast

\*\*\*\*\*

Compare and contrast President Abraham Lincoln and President Andrew Johnson. List 3 similarities and 3 differences. Include their views on reuniting the nation.

Similarities	Differences

## Southern States Resist Change

Even though the war was over, Southern states resisted change. Yes, the slaves had been freed—they had to accept that. But the South was not ready to accept some of the equal status being mandated by the North and the new amendments passed by Congress.

One of the ways Southern states attempted to resist change was by adopting **Black Codes**. Black Codes were state laws that limited former slaves' newly won economic and physical freedoms. Black Codes restricted the rights of African Americans in a variety of ways. Some Black Codes prohibited African Americans from traveling across state lines and from working in certain jobs.

People in the North were furious about Black Codes. Many Northerners already thought President Johnson was being too easy on the South. Black Codes was proof that the Southern states were refusing to change their ways!



## Quick Review

\*\*\*\*\*

Read each question, and put a ✓ by the correct answer or answers.

- The 13<sup>th</sup>, 14<sup>th</sup>, and 15<sup>th</sup> Amendments were specifically written to benefit \_\_\_\_\_.  
☐a. The South    ☐b. The North    ☐c. Women    ☐d. African Americans
- Who supported the 13<sup>th</sup>, 14<sup>th</sup>, and 15<sup>th</sup> Amendments?  
☐a. The South    ☐b. The North    ☐c. Women    ☐d. African Americans
- Who objected to the 13<sup>th</sup>, 14<sup>th</sup>, and 15<sup>th</sup> Amendments?  
☐a. The South    ☐b. The North    ☐c. Women    ☐d. African Americans



# Congress Gets Tougher

Congress was controlled by Northerners. Congress was not going to put up with Black Codes.

First, Congress passed the **Civil Rights Act of 1866**. This Act gave African Americans equal rights, and it authorized use of federal troops to enforce the new laws.

Next, Congress put Southern states under military control. Federal troops, comprised mainly of Northern soldiers, marched into the South to supervise the Southern states. Southern states would not be allowed to re-enter the Union until the federal government was convinced that African American citizens' rights were being protected.

Then, Congress set rules on who could and could not hold public office:

- Southern military leaders could not hold public office.
- African Americans could hold office.

Congress intended to change the South, even if that meant Reconstruction would be long and difficult!



In the years after the war ended, some African Americans were elected to local, state, and national offices. In part, African Americans got involved in politics to help influence policies that affected African Americans.

## Carpetbaggers Invade the South

Thousands of Northerners came to the South after the Civil War. Many were interested in helping the South recover. Others were interested in opportunities to benefit from the South's misfortunes. Southerners nicknamed these Northerners "carpetbaggers." The nickname was an insult based on the Northerners' luggage, which they commonly made from pieces of carpet. Southerners resented Northern carpetbaggers, especially those who took advantage of the South during Reconstruction.



### Critical Thinking

\*\*\*\*\*

Imagine you are a New Yorker trying to start a textile plant in Virginia in 1867. The townspeople dislike you and call you "carpetbagger." How would you persuade them you are trying to help?

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## Freedman's Bureau

In 1865, the U.S. government established the Bureau of Refugees, Freedmen, and Abandoned Lands. This agency, commonly called the **Freedmen's Bureau**, was established to aid formerly enslaved African Americans in the South.

Some ways the Freedmen's Bureau helped formerly enslaved African Americans in the South include:

**Education** Before the war, Southern states had made it illegal to educate slaves. As a result, most freed African Americans did not know how to read or write. The Freedmen's Bureau built more than 4,000 schools in the South! These schools taught African American men, women, and children how to read, write, and do basic arithmetic.

**Land** After the war, the U.S. government took land away from Confederate leaders. They broke this land up into smaller plots. Then the Freedmen's Bureau gave some of the land to African Americans and provided seeds and equipment to help them start farming.

**Jobs** The Freedmen's Bureau worked to find jobs for former slaves. It helped them negotiate fair pay from employers. Unfortunately, former slaves had very few skills. Many only knew how to farm, and as a result, many returned to work on tobacco and cotton plantations.

# Sharecropping

To make a living, many freed African Americans turned to their old masters for help and became **sharecroppers**. These African Americans knew how to grow crops, and the Southern landowners still needed labor for their farms. But freed slaves had no money to buy land or seeds or other supplies. If not for the Freedman's Bureau, many would not have been able to even feed their families.

In the sharecropping arrangement, a landowner allowed a worker to farm a section of land in exchange for a share of the money that was made once the crop was sold. Since the worker had no money or equipment, the landowner also provided him with seeds, equipment, and supplies. Since the worker had no money for rent, the landlord also provided a place to live. When the crop was harvested and sold, the worker owed the landowner a share of the crop, but he also owed for the cost of the supplies and rent. Usually little-to-nothing was left for the worker once everything was paid. Sharecropping was a hard way for African Americans to get ahead because the workers rarely made a profit.



A Freedmen's Bureau office in 1866



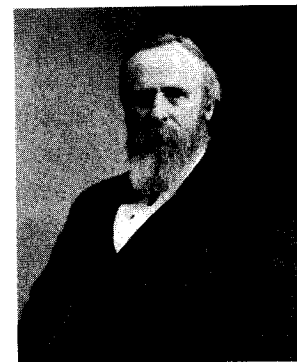
## Apply What You Learned

1. Why did sharecropping seem like a good idea to many African Americans?

2. Why did sharecropping not work out as well as most African Americans hoped?

## Reconstruction Ends

In 1876, Rutherford B. Hayes, a Republican, was elected president. It was a controversial election because the Democratic presidential candidate actually won the popular vote. However, Hayes won in the Electoral College by one vote!



*President Hayes*

Southern Democrats were unhappy but agreed not to fight the election results—if the U.S. government would remove federal troops from the South. This deal, known as the **Compromise of 1877**, ended Reconstruction.



## Rapid Recall

List three ways the Civil Rights Act of 1866 tried to force change on the South.

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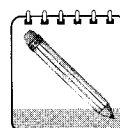
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## Quick Review

Unscramble the words to fill in the blanks.

1. Lincoln's Reconstruction plan called for \_\_\_\_\_ (enoiaorittlc)
2. His plan strived for \_\_\_\_\_ and \_\_\_\_\_ (epace) (yinut).
3. Preservation of the Union was more important than \_\_\_\_\_ the South. (shiningup)



## Problem-Solution

How did Reconstruction come to an end? Explain what each side gave to the other side.

South Agreed To:	North Agreed To:

# Jim Crow Laws

The end of Reconstruction brought an end to the restrictive oversight of Southern states. Many Southern state, county, and city governments used this opportunity to pass laws that interfered with the rights of African Americans. These laws were known as “**Jim Crow**” laws. Jim Crow laws caused African Americans to lose the rights they had gained. Jim Crow laws also affected the rights of American Indians.

## Racial Segregation

Jim Crow laws institutionalized a system of legal **racial segregation**. They forced blacks to go to separate schools, eat at different restaurants, and use separate public facilities from whites. Trains and buses were segregated by section. Blacks had to stay at different hotels, go to different theaters, and even use separate restrooms!

The separate facilities for African Americans were inferior to the facilities for whites.



### Vocabulary

**racial segregation:** the practice of forcing people of different races to stay separate from each other

**disenfranchisement:** to have the right to vote taken away

## Discrimination

Jim Crow laws established a system of discrimination. African Americans were limited in their opportunities. Some laws restricted the jobs African Americans could do, and the roles they could have in state and local government. Since segregation provided them with inferior schools, their opportunities for education were limited. And, in general, the concept of segregation stopped blacks from being considered for job opportunities, even when they were qualified. Some African Americans started their own businesses, but getting whites to buy from them was an uphill battle.

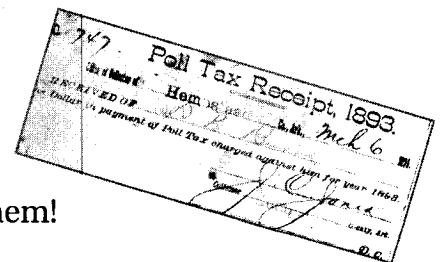
## Disenfranchisement

Jim Crow laws were written to deny African Americans’ their right to vote. By 1900, blocking the black vote, also called **disenfranchisement**, was almost complete.

How did Southern states stop African Americans from voting, when the 15<sup>th</sup> Amendment specifically gave them that right? Two common methods were poll taxes and literacy tests.

### Poll Taxes

A **poll tax** required voters to pay to vote. A poll tax could be a fee to register to vote, a requirement to pay back taxes on land they farmed as a sharecropper, or another “tax” that African Americans could not afford to pay. Regardless, it took African Americans’ right to vote away from them. It disenfranchised them!



### Literacy Tests

Another way Southern states took the right to vote away from African Americans was by requiring they pass a **literacy test**. Only about half of Southern blacks could read at that time. Literacy tests were designed to be difficult to pass, even for those who could read.





- \_\_\_\_\_ 1. Some states required blacks use separate phone booths than whites.
- \_\_\_\_\_ 2. Many courts used separate Bibles for whites and blacks when swearing in witnesses.
- \_\_\_\_\_ 3. White soldiers were paid more than black soldiers in the Civil War.
- \_\_\_\_\_ 4. Blacks and whites went to separate schools, even if another school was closer.



_____ Civil Rights Act of 1866	_____ Reconstruction begins
_____ Civil War ends	_____ Black Codes issued
_____ Jim Crow laws issued	_____ Emancipation Proclamation



3. List three factors that contributed to why Reconstruction was so difficult.

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# UNIT 9 ★ Personal Money Management

## CHAPTER 21

Correlates with SS4E1a; SS4E2

### MAKING GOOD FINANCIAL DECISIONS

#### Key Terms

decisions  
benefit

cost  
opportunity cost

choices  
budget

### Decisions Have Benefits and Costs

You are faced with choices every day. When you have choices, you need to make **decisions**. Some decisions are easy and some are difficult. Either way, making good decisions is an important skill.

Examples of choices you have today might include:

- Eat the school lunch or bring lunch from home
- Do your chores or play a computer game
- Spend your allowance on a toy or save your money to attend camp
- Spend time watching television or playing outside

Whatever decision you make, there is a benefit and a cost.

A **benefit** is the good thing you get as a result of the decision.

A **cost** is what you give up as a result of the decision.

You get money for your birthday. You want to either spend your money on a toy now, or save it to buy a new watch later.

**Decision:** You decide to buy a new toy with the money you got for your birthday.

**Benefit:** The *benefit* is having the toy you buy and the enjoyment of playing with it!

**Cost:** The *cost* is the money you pay and the watch you don't get to have!

Cost can also be described as opportunity cost. **Opportunity cost** is what you give up to get something else. Opportunity can be the money you pay to buy something. It is also what you could have done with that money if you had not used the money to buy what you did.

Benefits and opportunity costs can involve money, but they do not have to. They can be:

**money      goods      services      time      enjoyment**  
**or, anything else you receive or give up**



# People Have Choices Using Money

Why do people work? One of the main reasons is to earn **income**. People need income to buy the goods and services they need and want.

When people earn income, they have **choices**. There are many ways people can choose to use the money they earn. Some of these ways include:



## Vocabulary

**income:** money that is earned

**expense:** money you spend to buy or do something

### spend:

to use income to buy goods or services

#### Example:

"I will spend my allowance this week on a movie and popcorn."

### save:

to keep (set aside) income for future use

#### Example:

"I will save my allowance for two months to buy a video game."

### share:

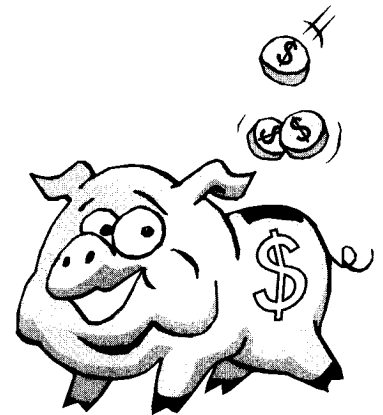
to give away income to help other people

#### Example:

"I will share my allowance by donating some of it to the homeless shelter."

## You Are Responsible!

The personal money management choices you make during your life are really important. The sooner you learn good money habits, the better off you will be in the long run. You need to take personal responsibility for the decisions you make. Making good economic decisions is not always easy, and you will not be perfect. But the more you practice, the better you will get! When you take responsibility for your decisions, you take control of your life! When you take responsibility for your decisions, you will feel satisfaction and pride with your good results!



### Apply What You Learned

Decide if each statement is an example of spending, saving, or sharing. Next to each one, write Spend, Save, or Share.

- \_\_\_\_\_ 1. Maddie put her birthday money in her bank account because she wants to buy a laptop computer soon.
- \_\_\_\_\_ 2. Bryan bought a new pair of athletic shoes with his birthday money.
- \_\_\_\_\_ 3. Jamal gave one-third of his birthday money to a group raising money to fight cancer.

# A Budget Can Help with Money Choices

A **budget** is a plan of how to use income. Budgets are used by individuals, families, and businesses. A budget helps people plan their spending and saving decisions. A budget helps people make responsible economic decisions about how to use the money they earn.

## How does a budget help you become more financially responsible?

A budget helps you organize personal finances.

A budget helps you manage your cash flow (the money coming in and going out each month).

A budget helps you make personal economic decisions for the present and the future.



### True or False

\*\*\*\*\*

Write T for True and F for False. Rewrite any false statements to make them true.

- |   |  |
|---|--|
| ___ 1. A budget is a plan for how to use income.      | ___ 3. A budget is only useful to businesses, not individuals or families. |
| ___ 2. A budget helps people organize their finances. | ___ 4. A budget makes it difficult to make financial decisions.            |

## Let's Make a Budget

Let's understand how a budget works by looking at an example.

### Step 1: Earning Income

Carla is 14 years old. She earns \$40 each month by babysitting for neighbors. She just got a summer job that will pay her \$400 per month.

### Step 2: Setting Goals (Planning)

Some of the ways Carla wants to use her income include:

- |                                   |                                  |
|-----------------------------------|----------------------------------|
| 1. buy music downloads            | 4. buy some books                |
| 2. save money for a senior trip   | 5. start a college fund          |
| 3. go to her friends' soccer game | 6. take her grandmother to lunch |



### Assess Your Understanding

\*\*\*\*\*

Explain why personal spending and saving decisions are important. Give examples.

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### Step 3: Making Financial Decisions

Carla's income: \$400/month  
+ \$40/month

#### Balance Your Budget

When a budget is **balanced**, money being used is equal to money being earned. If you spend more than you earn, your budget is **NOT** balanced.

Start by listing your income. That way, you know how much money you have available.

Then, decide how to use your income productively. You have to make choices about how you will use your income. You probably cannot have everything you want. You have to make financially responsible decisions. One of the main ways to be financially responsible is to not spend more money than you earn!

Here are some of the decisions that Carla made:

- ☛ "I need to pick two or three downloads that I really like."
- ☛ "I can afford to go to the soccer games both this week and next."
- ☛ "I would like to donate money to the ACLU."
- ☛ "College is really expensive. I need to start a college fund now."
- ☛ "I need to put aside at least \$25 a month for my senior trip."
- ☛ "I can get a lot of the books I was going to buy from the library for free."



#### **Critical Thinking**

\*\*\*\*\*

Write a ✓ next to examples of financially responsible decisions.

- \_\_\_\_\_ 1. Carey gets \$100 as Christmas gifts. She spends \$115 on music downloads.
- \_\_\_\_\_ 2. Paul saves \$50 from his allowance. He uses \$25 to go to a concert and puts \$25 in the bank.
- \_\_\_\_\_ 3. Matt earns \$100 lifeguarding. He lends the money to his friends.
- \_\_\_\_\_ 4. Gina gets \$30 back by returning clothes to the store. She decides not to spend the money right away because she doesn't see clothes she likes on the rack.
- \_\_\_\_\_ 5. Jim earns \$75 mowing lawns. He spends \$40 getting the lawnmower he uses repaired, puts \$20 in the bank, and spends \$15 at the movies.

Of the examples above, which person is spending more than he or she earns?



Is that person's budget balanced or not balanced?

\_\_\_\_\_

\_\_\_\_\_

## Step 4: Creating a Budget

Here is Carla's budget for the summer. Income is listed at the top of the budget. Ways to use money are listed below income. The budget for June is completed as an example. Look at it!



### Data Analysis

\*\*\*\*\*

The July budget is partially filled in. Decide how to use the remaining money and complete the budget for July. Then create the August budget on your own.

	Budget	June	July	August
<b>Income:</b>	Summer Job	\$ 400		
	Allowance	\$ 40		
	<b>Total Money Earned</b>	<b>\$ 440</b>		
<b>Saving:</b>	For College (goal: \$1000)	\$ 200	\$ 200	
	For Senior Trip (goal: \$250)	\$ 25	\$ 25	
	Money in Bank	\$ 60	\$ 60	
<b>Sharing:</b>	ACLU	\$ 75		
<b>Spending:</b> (expenditures)	Music Downloads	\$ 30		
	Soccer Tickets	\$ 30		
	Books	\$ 20		
	<b>Total Money Used</b>	<b>\$ 440</b>		

Use Carla's budget to answer the questions.

- How much money did Carla save in June? \_\_\_\_\_
- How much money did Carla share in June? \_\_\_\_\_
- How much money did Carla spend in June? \_\_\_\_\_
- In what month will Carla meet her college fund goal? \_\_\_\_\_
- What does Carla do with most of her income? \_\_\_\_\_
- Is that a financially responsible decision? \_\_\_\_\_ Why or why not? \_\_\_\_\_