

# Economics Study Guide – Final Exam

Directions – Answer the questions correctly.

1. The resources used to make all goods and services are the **factors of production**
2. What kind of system is the United States economy based on **capitalism, free market**
3. Human capital includes **the skills a workers gains through knowledge and experience**
4. When prices rise, which of the following happens to your purchasing power if your income does not go up **purchasing power decreases**
5. What is one kind of monopoly that the U.S. government generally permits **natural monopoly, Sports/NFL**
6. What incentive motivates a manufacturer to sell a product **profit**
7. In what kind of an economy does the government make all the decisions **command economy**
8. Demand for movie rentals is **highly elastic**. A video store that raises the price of a rental will do what?  **Lose money**
9. To stabilize the economy, policymakers try to achieve three main outcomes: **high employment, steady growth, and limit inflation**
10. What is the term for the total value of all goods and services produced in a particular economy **gross domestic product (GDP)**
11. When a consumer is able and willing to buy a good or service, he or she creates which of the following **demand**
12. What are organizations that are in the business of **benefiting society** and do not make a profit **non profit organizations**
13. If you are the only owner of a family business you are a **sole proprietor**
14. Your uncle owns a convenience store that has branches nationwide. His store is an example of a **Franchise**
15. What job would a blue-collar worker have **truck driver, janitor, Physical labor**
16. What is a mortgage used to purchase **real estate / home**
17. What is collective bargaining **when union and company representatives meet to negotiate a new labor contract**
18. The equilibrium wage for doctors is high because **the supply of doctors is low**
19. What happens when you make a purchase using a credit card **The credit card issuer pays the store**
20. What is something that serves as money but has alternative uses called **commodity money**
21. An example of ownership in a company is **stock**
22. A bear market is when **stock prices are decreasing**
23. What does it mean when a person is underemployed **they work at a h=job where they are overqualified or aren't working as many hours as they would like/need**
24. Which is discretionary spending **spending on which the government can make choices. Such as defense, education, transportation.**
25. A progressive tax is a tax for which the percentage of income paid in taxes increases and the income increases
26. The two tools of Fiscal Policy are **government spending and taxes**
27. The Federal deficit is what (not a number)? **When spending is greater that revenue (taxes taken in) in one year.**
28. Local government revenues mostly come from **property taxes**
29. The difference between Classical and Keynesian economics is **Classical Econ wants the govt. out of the economy, while Keynesian wants the govt. to provide support/regulation in the economy**

## Terms

30. **tax base** **income, property, good, or service that is subject to a tax**
31. **tariff** **a tax on imported goods**
32. **Medicare** – **national health insurance program for those 65 and older or with disabilities. Mandatory spending.**
33. **discretionary spending** **spending on items the government can make decisions on. Defense, education, transportation, etc.**

# Final Exam Study Guide Economics Answers

**Mark Steyvers**



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## **Table of Contents Final Exam Study Guide Economics Answers**

1. Understanding the eBook Final Exam Study Guide Economics Answers
  - The Rise of Digital Reading Final Exam Study Guide Economics Answers
  - Advantages of eBooks Over Traditional Books
2. Identifying Final Exam Study Guide Economics Answers
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Final Exam Study Guide Economics Answers
  - User-Friendly Interface
4. Exploring eBook Recommendations from Final Exam Study Guide Economics Answers
  - Personalized Recommendations
  - Final Exam Study Guide Economics Answers User Reviews and Ratings
  - Final Exam Study Guide Economics Answers and Bestseller Lists

5. Accessing Final Exam Study Guide Economics Answers Free and Paid eBooks
  - Final Exam Study Guide Economics Answers Public Domain eBooks
  - Final Exam Study Guide Economics Answers eBook Subscription Services
  - Final Exam Study Guide Economics Answers Budget-Friendly Options
6. Navigating Final Exam Study Guide Economics Answers eBook Formats
  - ePub, PDF, MOBI, and More
  - Final Exam Study Guide Economics Answers Compatibility with Devices
  - Final Exam Study Guide Economics Answers Enhanced eBook Features
7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Final Exam Study Guide Economics Answers
  - Highlighting and Note-Taking Final Exam Study Guide Economics Answers
  - Interactive Elements Final Exam Study Guide Economics Answers
8. Staying Engaged with Final Exam Study Guide Economics Answers
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Final Exam Study Guide Economics Answers
9. Balancing eBooks and Physical Books Final Exam Study Guide Economics Answers
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Final Exam Study Guide Economics Answers
10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
11. Cultivating a Reading Routine Final Exam Study Guide Economics Answers
  - Setting Reading Goals Final Exam Study Guide Economics Answers
  - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Final Exam Study Guide Economics Answers
  - Fact-Checking eBook Content of Final Exam Study Guide Economics Answers
  - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
14. Embracing eBook Trends
- Integration of Multimedia Elements
  - Interactive and Gamified eBooks

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