

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 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 as 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 than 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.

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