## 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
- When prices rise, which of the following happens to your purchasing power if your income does not go up purchasing power decreases
- What is one kind of monopoly that the U.S. government generally permits natural monopoly, Sports/NFL.
- 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
- Demand for movie rentals is highly elastic. A video store that raises the price of a rental will do what? Lose money
- To stabilize the economy, policymakers try to achieve three main outcomes: high employment, steady growth, and limit inflation
- 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
- 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
- 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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California Department of the California Highway Patrol

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