

Economics

Chapter 3 Review

Directions: Using your notes and the textbook define and state the significance of each of the following terms.

Identify 6 major functions of governments in market economies. What do they mean?

1. **Maintaining Legal & Social Framework**
 - keep track of things such as ownership of land, businesses, and patents.
2. **Maintaining Competition**
 - Firms have to compete for customers, it leads to lower prices, higher quality goods and services
3. **Providing Public Goods & Services**
 - public good refers to a commodity or service that is made available to all members of a society. Typically, these services are administered by governments and paid for collectively through taxation.
4. **Redistributing Income**
 - Money coming from the rich to the poor
5. **Correcting for Secondary Consequences**
 - Unexpected consequences? Running a business and you're polluting into the environment
6. **Stabilizing the Economy**
 - Maintaining the economy. established to reduce volatility and encourage welfare-enhancing growth.

Liberal vs Conservative - Liberal is more government involved, conservatives want less government involvement.

Unemployment rate - Should be less than 5%

SEC - Securities and Exchange Commission - Protect investors. Maintain fair, orderly, and efficient markets. Facilitate capital formation.

FDIC - Federal Deposit Insurance Corporation - insures deposits; examines and supervises financial institutions for safety, soundness, and consumer protection

FDA - Food and Drug Administration -responsible for protecting the public health by ensuring the safety, efficacy, and security of human and veterinary drugs, biological products, and medical devices; and by ensuring the safety of our nation's food supply, cosmetics, and products that emit radiation.

OSHA - Occupational Safety and Health Association - Looks out for the safety of workers and the environment they work in

EPA - Environmental Protection Agency - protects people and the environment from significant health risks, sponsors and conducts research, and develops and enforces environmental regulations.

Safety Net - How the government helps those with financial difficulties

Poverty Threshold - An income level that is needed to support a family and household

Welfare - Government Aid to the poor.

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Table of Contents Answer Unit 3 Review Economics

1. Understanding the eBook Answer Unit 3 Review Economics
 - The Rise of Digital Reading Answer Unit 3 Review Economics
 - Advantages of eBooks Over Traditional Books
2. Identifying Answer Unit 3 Review Economics
 - 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 Answer Unit 3 Review Economics
 - User-Friendly Interface
4. Exploring eBook Recommendations from Answer Unit 3 Review Economics
 - Personalized Recommendations
 - Answer Unit 3 Review Economics User Reviews and Ratings
 - Answer Unit 3 Review Economics and Bestseller Lists
5. Accessing Answer Unit 3 Review Economics Free and Paid eBooks
 - Answer Unit 3 Review Economics Public Domain eBooks
 - Answer Unit 3 Review Economics eBook Subscription Services
 - Answer Unit 3 Review Economics Budget-Friendly Options

6. Navigating Answer Unit 3 Review Economics eBook Formats
 - ePub, PDF, MOBI, and More
 - Answer Unit 3 Review Economics Compatibility with Devices
 - Answer Unit 3 Review Economics Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Answer Unit 3 Review Economics
 - Highlighting and Note-Taking Answer Unit 3 Review Economics
 - Interactive Elements Answer Unit 3 Review Economics
8. Staying Engaged with Answer Unit 3 Review Economics
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Answer Unit 3 Review Economics
9. Balancing eBooks and Physical Books Answer Unit 3 Review Economics
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Answer Unit 3 Review Economics
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Answer Unit 3 Review Economics
 - Setting Reading Goals Answer Unit 3 Review Economics
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Answer Unit 3 Review Economics
 - Fact-Checking eBook Content of Answer Unit 3 Review Economics
 - 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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