

FLVS Economic Module 2 my notes

1. **prudent**: use caution and good sense in decision making
2. **utility**: level of satisfaction a need or want provides
3. **"live within your means"**: spending no more than the amount of money earned
4. **Law of Diminishing Marginal Utility**: each additional unit consumed gives less satisfaction, or utility
5. **insurance**: paying a company to protect an assets
6. **Summary of needs and wants**: When making purchasing decisions, be sure to ask yourself whether what you want to purchase is a want or a need and whether there is a cheaper alternative. A budget helps you live within your means and plan for expenses. When making a decision, keep in mind that more is not always better. The Law of Diminishing Marginal Utility shows that there can be too much of a good thing. Knowledge of your choices, given available resources, can help you lead a less stressful, financially secure, and productive life.
7. **Tax**: a required payment to a local, state, or national government
8. **Why do we pay taxes?**: Pay for public goods, police, roads, schools, etc.
9. **What are the two types of taxes?**: - Direct and
- Indirect
10. **What is indirect tax?**: one that can be passed on to another person or group by the person or business that owes it
11. **What is direct tax?**: one that the taxpayer pays directly to the government and these taxes cannot be shifted to any other person or group.
12. **Examples of direct taxes**: - income tax
- corporate income tax
- "death" tax Annual
- Annual property tax
13. **Examples of indirect taxes?**: - sales taxes
- gasoline taxes
- 911 services fee
- taxes on sale of proplerty
14. **withholding**: keeping a portion of wages in anticipation of taxes owed
15. **IRS**: Government Agency who is responsible for collecting taxes.
16. **Progressivity**: Tells you how does the tax rate rise, lower, or stay the same as your income rises ?

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ML Morrison



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