

## **03.03 Fiscal policy: Economics**

### **Part A:**

**1. Define fiscal policy. Include the goals and tools of fiscal policy and the entity that controls it.**

Fiscal policy refers to the governments use of its taxing and spending powers to influence the economy. The goals of the fiscal policy are to promote economic growth, along with controlling inflation, reducing unemployment, and overall stabilizing the economy. The tools of fiscal policy include changes in the government's spending and differences in taxation. The entity that controls it is Congress in which they sign/veto laws, and the President influences the fiscal policy.

**2. Should Congress create a law mandating a balanced federal budget? Support your position with evidence from the lesson.**

No, congress should not create a law mandating the federal budget. The lesson discussed how deficits and surpluses are part of the flow of fiscal policy. Having a deficit by increasing government spending or cutting taxes can help with growth and reducing unemployment. The government can create a surplus by collecting more taxes and reducing spending. A mandated balanced budget could result in restricted flexibility to changing economic conditions.

### **Part B:**

**1. Article title/headline:**

"How much has the U.S. government spent this year?"

**2. Source (URL):**

<https://fiscaldata.treasury.gov/americas-finance-guide/federal-spending/>

**3. Date of publication:**

Last updated - 11/19/2024

# Flvs Economics Module 3 Financial Literacy

**Centre for Family Literacy**



### **Flvs Economics Module 3 Financial Literacy:**

Dollars & Sense. Financial literacy course curriculum manual Centre for Family Literacy,2010 This curriculum manual 176 pages from The Center for Family Literacy is aimed at facilitators of financial literacy courses It includes four levels of instruction beginner intermediate advanced and English language learner The beginner level is intended for adults with very low literacy skills and focuses on basic math skills Handouts are in larger print and written in clear language The intermediate level is intended for students with a good grasp of basic math skills and with some computer experience Advanced level topics include spreadsheets mortgages and financial planning along with a review of mental math skills The ELL level includes discussions about idioms along with activities to encourage conversational practice Topics were chosen based on common questions raised by adult students Each topic starts with an objective terms addressed within the context of the lesson followed by suggested activities and brief instructions for the facilitator A variety of instructional techniques are used including lecture format class discussion and whole group partner or small group activities Table of contents Module 1 Money and Math Topic A Understanding Money Topic B Money Math Topic C Money Sense Your Rights Module 2 Understanding Income Money Sense Spending Traps Module 3 Spending Topic A Taxes and Receipts Topic B Spending Diary Topic C Money Sense Unfair Sales Tactics Module 4 Saving Module 5 Budgeting Topic A Rounding and Estimating Topic B Understanding Bills Topic C Income and Expenses Topic D Creating a Budget Topic E Finding a Balance Topic F Money Sense Your Children and Money Module 6 Banking Topic A Banking Services Topic B Savings and Chequeing Accounts Topic C Bank Cards and ATMs Topic D Money Sense Banking Security Module 7 Credit Topic A Credit Cards Topic B Credit Continued Topic C Money Sense The Cost of Carrying a Balance Module 8 Debt Topic A Introduction to Debt Topic B Taking Control Module 9 Getting Specific Topic A Your Car Topic B Your Home Topic C Money Sense Insurance Module 10 Computer Workshop

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