

## Introduction to Business – Chapter 2- Study Guide

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- 1) **gross domestic product (GDP)** - total value of all final goods and services produced in a country during one year
- 2) **GDP per capita**- the output person
- 3) **average weekly hours of US employees** - less than 40 hours
- 4) **unemployment rate** - the portion of people in that labor force who are looking for work but cannot find work
- 5) **productivity** - the production output in a unit of input, such as a worker
- 6) **personal income** – refers to salaries, investment income, and individuals
- 7) **Sources of personal income** - wages, salaries, investment income, government payments
- 8) **Retail sales**- the sales of nondurable goods
- 9) **Why retail sales are used as an indicator of economic growth** - They are the sales of what people are buying so if retail sales increase it usually means economic growth.
- 10) **business cycle** – the recurring ups and downs of GDP
- 11) **prosperity** - a period in which people who want to work businesses in good and the rate of GDP increases
- 12) **recession** - a period in which demand begins to decrease, businesses lower production, unemployment begins to rise, and GDP growth slows for two or more quarters of the calendar year
- 13) **Ripple effect** - a recession often affects some groups of workers in related businesses
- 14) **depression** - a long period of high unemployment, weak consumer sales, and business failures
- 15) **recovery** - the phase in which begins to and services increases and to rise again
- 16) **inflation** - an increase in the general level of prices
- 17) **capital projects** – involve money spent for items such as land, buildings, equipment, and new product developments
- 18) **Sources of funding for capital projects** - personal savings, bonds, the stock market
- 19) **bond** - represents debt for an organization .
- 20) **Treasury bond** - a long term debt which matures in up to 30 years
- 21) **T-bill** - a short term debt

# Intro To Business Chapter Study Guide

**Michael Rajnik**



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