

## 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 ?

# Flvs Economics Module Two

**M Tight**



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## **Table of Contents Flvs Economics Module Two**

1. Understanding the eBook Flvs Economics Module Two
  - The Rise of Digital Reading Flvs Economics Module Two
  - Advantages of eBooks Over Traditional Books
2. Identifying Flvs Economics Module Two
  - 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 Flvs Economics Module Two
  - User-Friendly Interface
4. Exploring eBook Recommendations from Flvs Economics Module Two
  - Personalized Recommendations

- Flvs Economics Module Two User Reviews and Ratings
- Flvs Economics Module Two and Bestseller Lists
- 5. Accessing Flvs Economics Module Two Free and Paid eBooks
  - Flvs Economics Module Two Public Domain eBooks
  - Flvs Economics Module Two eBook Subscription Services
  - Flvs Economics Module Two Budget-Friendly Options
- 6. Navigating Flvs Economics Module Two eBook Formats
  - ePub, PDF, MOBI, and More
  - Flvs Economics Module Two Compatibility with Devices
  - Flvs Economics Module Two Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Flvs Economics Module Two
  - Highlighting and Note-Taking Flvs Economics Module Two
  - Interactive Elements Flvs Economics Module Two
- 8. Staying Engaged with Flvs Economics Module Two
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Flvs Economics Module Two
- 9. Balancing eBooks and Physical Books Flvs Economics Module Two
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Flvs Economics Module Two
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Flvs Economics Module Two
  - Setting Reading Goals Flvs Economics Module Two
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Flvs Economics Module Two
  - Fact-Checking eBook Content of Flvs Economics Module Two

- 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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