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Making Economics Fun and Relevant, II

by Robert Leach



Relevance, Inc.

THIRTEEN

RELEVANCE EXERCISES

FOR

ECONOMICS

PREPARED BY

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SPECIAL THANKS TO:

MISI WARD, TECHNICAL ADVISOR ROSE LEACH BEN LEACH KRISTIN PERRINE

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In May of 2000, a large group of stock market investors were shown on the front page of the Los Angeles Times in jubilant celebration. Was this because the market had become "bullish" and their investments had skyrocketed? Upon reading the caption under the picture, I discovered that their glee was a result of 116,000 American workers losing their jobs! How in the world could this terrible hardship for many American citizens be a reason for celebration for these stock investors?

The answer was quite simple. In our capitalist economic system, there are many factors that can influence the stock market. A significant loss of jobs reduces consumer spending which cuts the rate of inflation. This, in turn, lowers interest rates which tends to cause stock investments and values to rise.

Clearly, our capitalist economic system is the best system in the world. However, I find it quite troubling that all these investors ignored the pain of Americans losing their jobs and celebrated their own financial gain.

James Madison, the father of our constitution, once said that "it is neither good nor bad but natural for people to protect their own self-interests." I have more faith in the American people than Mr. Madison. As teachers, I feel we have a responsibility to shape our youngsters' economic values in an ethical way. This was the impetus that inspired me to write "Making Economics Fun and Relevant, II."

The approach this booklet takes is similar to that of my first book on economics, "Making Economics Fun and Relevant." I pointed out in my first book the significance of economics being placed in the social science curriculum rather than the business department. The head of public instruction wanted not just a dollars and cents perspective but also the inclusion of values about money. Certainly, values clarification is something that, as social studies teachers, we include in all of our classes. I feel, as I described earlier, it is even more essential in the subject of economics.

Consequently, this booklet includes many activities that help your students clarify their values about money. Each lesson begins with an introduction that explains the importance of the specific topic in economics. Questions follow that are related to the topic but are more thought provoking and relevant to your students. In addition to the values clarification, the open-ended nature of the questions spur your students on to the higher levels of critical thinking. The students love the activities because they do not require the use of a text. You will love them because of the divergent thinking you will observe taking place in the groups.

I recommend that, after you introduce each lesson, you have the students discuss the questions in small groups before writing their answers. The activities are ideally suited for cooperative learning, although they may also be used very effectively as individual assignments. I also recommend that you, after giving students approximately a half an hour for group discussion, have a class discussion. The beauty of this method is that, no matter who you call on, all of them will have an answer. Believe me, once the class gets started, you will have plenty of volunteers and you will not need to call on anyone.

Included in your booklet is an activity called "Pass The Paper And Pen." I highly encourage you to use this lesson prior to having the students perform the cooperative learning activities. It is necessary for them to learn to work as a team, and "Pass the Paper And Pen" will help to encourage this.

All of the activities can be completed in one or two class periods depending on your needs. Each activity includes a thorough explanation which will make the procedures clear to both teachers and students. I am confident you and your students will have as much success with these activities as I have had with mine.

Economics	
Advanced Technology:	Progress or Stress

Name	
Date	
Period	

Advancement in technology, new inventions, the computer, and the global economy has changed our lives significantly. The way businesses continue to make larger profits is through innovative advancement. We can be relatively certain that the future will bring even more change and advancement. Do these changes improve our lives? We will look at this in our questions below.

Directions:

- 1. Microwave ovens, remote controls, the computer, and countless other inventions allow us to do things more quickly. Do you think these advancements provide more free time and convenience or make us try to do more things in a short amount of time? Explain.
- 2. The cordless phone has allowed people to do two things at one time. Do you think this improves our life or causes more stress? Explain.
- 3. One feature that many people have today with their phone service is call waiting. Phone conversations can be interrupted to take another phone call. Is this a convenience or a distraction? Explain.

- 4. The computer has made it possible for many employees to work at home rather than drive to the office. What are 3 advantages and disadvantages to this practice.
- 5. Modern science allows us to change our appearance significantly. Wearing braces or contact lenses has been common and socially acceptable for years. Some people find other procedures like breast implants, tummy tucks, or wearing hairpieces are less acceptable. List 3 changes to one's appearance that you believe are acceptable and 3 you believe are unacceptable.
- 6. Some people believe the computer can bring us closer to other people with E-mail and chat rooms. Others believe it takes us away from people (particularly our families) too much. Which belief do you believe is more accurate? Why?

Economics	Name
The Economics of Dating	Date
	Period
Introduction:	

Traditionally, males have been responsible for picking the activity and paying for the expenses when going on a date. Due to the rising costs, the traditional dinner and movie date could easily cost over \$100.00! As a result, many teenagers are looking for alternative, less costly ways to make courtship more economical. We will examine some of these issues in the questions below.

Directions:

- 1. Males usually believe that owning a car is essential when it comes to dating. Purchasing and maintaining a car is very expensive. Is ownership of a car a necessity for teenagers in order to have a good social life? Explain.
- 2. It has become popular for teenagers to "hang out" rather than to do a specific activity. This is certainly less expensive than seeing a movie. List 3 places in your area where it is fun to "hang out" with someone of the opposite sex.
- 3. Since Title IX was established to bolster women's athletic programs, more and more females play sports. Playing sports with someone of the opposite sex can be very inexpensive. List 5 sports that most male and female teenagers would enjoy playing on a date.

- 4. No matter how much you try to cut costs, sometimes you will want to go on a more expensive date. Because of these expenses, do you think these dates should be "dutch treat"? (The boy and girl share the cost.) Explain.
- 5. Considering cost, comfort, and enjoyment, what would be the ideal activity to choose for a first date? Why?
- 6. A girl who was a Senior in high school wanted to take her boyfriend on a special date for his birthday. She spent \$250.00 to get 2 last row "scalper" seats for a Lakers-Kings game. The Lakers had an excellent team and went on to win the championship. NBA games last a little over 2 hours. If you were her boyfriend, would you have enjoyed this gift or preferred something more lasting? Why?

Economics	
Materialism,	Capitalism and Self-Esteem

Name	
Date	
Period	

Much of our self-image and self-esteem can be tied to what we are able to buy. Belonging to the country club, having front row Lakers tickets, having a beautiful home at the beach, dining in the finest restaurants, and wearing designer clothing are just a few ways that people enhance their self-esteem and enjoyment. Critics would point out that this materialism is not the healthiest way to enhance your self-confidence. Nevertheless, our capitalistic society's success is dependent on getting people to buy a great many products that they don't need but highly desire.

We are going to look at the products available to teenagers today that are used to enhance their self-esteem.

Directions:

- 1. Having a sporty car has been a status symbol for both adults and teenagers in our society. List 3 types of cars that would be admired at your school and some of the extras on the car that would be most impressive.
- 2. List 5 other status symbol consumer items besides a car that would increase your own self-esteem as well as your importance amongst your peers.

- 3. At one time, some people were concerned that teenagers would become "spoiled" or "stuck up" if their parents gave them big consumer items. Do you believe these teenagers become conceited and spoiled? Explain.
- 4. Some teenagers are given credit cards by their parents to purchase what they want and need. If you were a parent, would you do this for your son/daughter? Why?
- 5. A new student at your school wants to be well liked. Would this person experience more success if he/she focused on being considerate and funny or by having a nice car, impressive clothing, and plenty of popular consumer items? Why?
- 6. Our society admires success and what that brings. We admire Michael Jordan and Tiger Woods not only for their tremendous accomplishments but for the great things they get to have because of their wealth. What do you think brings them more joy and selfesteem, their accomplishments or their possessions? Why?

Economics			
The Movie I	ndustry and th	e Teenage	Consumer

Name_		
Date_		
Period		

Much of the financial success of the movie industry is driven by the likes and dislikes of the teenage audience. The power of the teenage moviegoer over the types of movies that are made is huge. We are going to look at some issues related to this topic in the questions below.

Directions:

- 1. The belief of the movie industry is that teenagers will go to movies that "gross you out." Movies of this genre or style like "There's Something About Mary" and "Me, Myself, and Irene" have been very popular with teenagers. Why do teenagers enjoy these kinds of movies?
- 2. Jim Carrey, Martin Lawrence, and Chris Rock are comical actors who appeal to teenagers. What has made these entertainers so attractive to teenagers?
- 3. Movie makers pay certain actors like Bruce Willis, Julia Roberts, and Arnold Schwarzenegger a great deal of money for each movie. These actors have "box office appeal." People will go see a movie just because they are in it. List five actors or actresses that most teenagers will go to watch just because they are in the movie.

- 4. When you add the over-priced costs of soft drinks, candy, and popcorn to the admission price, the expense of going to the movies can be very high. List 3 ways a smart teenage consumer can reduce the price of going to the movies.
- 5. Imagine you are a movie director. You are trying to create a blockbuster hit that will make enough profits because of its appeal to teenagers. Describe what the movie would be about and who would be the stars of the movie.
- 6. There has been a complaint amongst politicians that there is too much sex and violence in the movies. The movie industry defends this by saying this is what "sells." At one time romance movies, musicals, and cowboy movies were very popular. Would any of these be popular with teenagers today? Why?

Economics	
Capitalism:	The Costs of this Great System

Name	
Date	
Period	

The economic system in the United States, capitalism, has seemed to be the most successful in producing happy citizens. The opportunities it provides to pursue dream occupations and pursue wealth are without limits. However, there are some shortcomings in our system. We will analyze some of these in the questions below.

Directions:

- 1. When 116,000 Americans lost their jobs in May of the year 2000, stock market investors and brokers were pictured in newspapers celebrating. This was because the drop in employment caused a lowering of inflation which, in turn, caused stock investments to increase. Do you think you would have reacted the same way if you were a stock market investor? Explain.
- 2. A recent article in the Los Angeles Times revealed that banks now give their depositors grades of A, B, or C. The depositors with grades of A, the largest depositors, get the friendliest, best treatment by the bank tellers. Is this a smart business practice or discriminatory? Explain.

- 3. The homeless population has been increasing steadily since 1981. Capitalism provides the opportunity to become rich but also the misfortune to become poor. Many Americans believe that these people deserve the consequences of their laziness, alcoholism, or drug addictions. Do you agree? Explain.
- 4. To save money, many American companies are using "temps," or temporary workers instead of hiring permanent employees for their company. Temporary workers are much cheaper because employers don't have to pay them health care benefits. Also they are much easier to fire. Do you think this practice is smart business sense or taking unfair advantage of the work force? Explain.
- 5. There is concern today in major league baseball that only a few teams have a chance to win a championship. Teams like the New York Yankees have the money to buy the best players. Teams like the Pittsburgh Pirates do not. Capitalist principles state that teams or companies that can't compete should die out or go out of business. Do you think the non-competitive teams should cease to exist? Why?
- 6. American companies are motivated to make large financial profits. Some produce products like alcohol, tobacco, candy, and cakes which we know are not good for our health. Tobacco companies put a warning on their packs of cigarettes that smoking can be hazardous to your health. Despite this warning, tobacco companies have lost billions of dollars in lawsuits to plaintiffs who claimed that the tobacco companies deceived them into smoking. Do you feel the tobacco companies or the smokers are at fault? Why?

Economics	Name
The Value of a College Education	Date
	Period

The value of a college education is often talked about in terms other than money. College graduates, on average, will earn hundreds of thousands of dollars more than high school graduates over the course of a lifetime. Although this is generally true, the benefits of the experience can be much more than monetary gain and increased knowledge. We will examine this topic in the questions below.

Directions:

- 1. List 3 benefits of going to college in addition to making more money and gaining knowledge.
- 2. Some people claim that high school is the best four years of your life. Others claim that college is the best four years. Which time period would you suppose would be the best? Why?
- 3. There has been much discussion over the years about college athletes becoming professionals before their four years of college eligibility Although basketball star Tim Duncan was offered has expired. millions of dollars to sign after his junior year of college, he waited until after he graduated. Why do you suppose he turned down the money to finish his education? Would you have chosen to stay in school? Why?

- 4. Private universities like Harvard and Stanford are much more expensive than state colleges like Michigan St. or San Jose St. There is additional prestige and other benefits that can make the private universities very attractive. If you had to borrow and pay back over \$100,000 to attend the private university, would you do it? Why?
- 5. Ideally, people will pick a profession that pays a very good salary and provides enjoyment. If you could get into your dream profession without going to college, would you still choose to go to undergraduate school (college)? Why?
- 6. College football and basketball are a very important part of the culture of the United States. Graduates attend the games of their university long after their college years have ended. Many make large financial donations to improve the athletic programs. Why do you suppose so many graduates continue to support their schools and attend the games? Are college sports or professional sports more entertaining? Why?

Economics	
Investing In Memorabilia	

Name	
Date	
Period	

Many people have derived a great deal of joy and made much money by collecting keepsakes. Whether it be the 70th home run ball hit by Mark McGwire or a classic 1965 Mustang, many of us are willing to pay a great deal of money for these collectibles. Why do some items appreciate in value and others just get old? What makes many people pay so much money for certain items? We will investigate these topics and others in the questions below.

Directions:

- 1. There are certainly many types of collectibles that people purchase or save in order to enjoy them and to make money. Rank in order the ones below that would provide the most satisfaction and return on your investment.
- ____ baseball cards
- _____ famous autographed home run balls
- ____ autographed basketball jersey
- ____ autographed football jersey
- ____ autographed baseball jersey
- ____ autographed poster of favorite movie star
- ____ autographed poster of favorite singer
- dolls
- ____ stamps
- coins
- other
 - 2. Many people from an earlier generation have regretted throwing out a shoebox full of baseball cards from their youth because of their value today. What item today that youngsters have will be of great value 25 years from now? Why?

- 3. A collector spent \$2.7 million for the 70th home run ball hit by Mark McGwire. Why do you suppose this ball was worth so much? If you had the money, would you have purchased it? Why?
- 4. Cars generally depreciate in value. Occasionally cars like the 1965 Mustang or a 1956 Chevy come along that become classics and increase in value. What current new style of car has the best chance of becoming a classic? Why?
- 5. Many people are willing to spend a great deal of money in order to have items autographed by celebrities. Also they tend to pay more money for items like basketball shoes because they are endorsed by one of the greats of the game. Why are people willing to spend so much money for items autographed or endorsed by the "stars?"
- 6. For many years fans were able to get celebrities and stars to sign their autographs for free. However, there are card shows and other events in which you have to pay a fee in order to have a "big name" celebrity autograph your keepsake. Do you think it is wrong for fans to have to pay celebrities for their autographs? Why?

Economics	Name
Financial Success: How Important	Date
Is Being Smart?	Period

A few years ago the movie "Forrest Gump" won the Academy Award for Best Picture. It was about a fictional character who was not very intelligent. However, he became very successful by being a good person and working hard. There was a message that these qualities would bring success even if you were not that intelligent. Is this true in real life or did this just make for an enjoyable movie plot? We will examine these issues in the questions below.

Directions:

- 1. In the movie, Forrest Gump's mother once said to him, "stupid is as stupid does." This meant that you were only stupid if you make poor choices. List 5 good choices for teenagers that will increase their chances for success in the future. (For example, a good choice would be to do homework on a regular basis.)
- 2. In the movie, luck and hard work both play a part in the success of his shrimp company. In our own lives, do you feel you will experience more luck if you work hard to pursue your dreams? Explain.
- 3. Forrest Gump was extremely caring and loyal to his close friends. Do you feel your ability to make friends in a company and relate well with people will contribute to your success? Explain.

- 4. In the movie, it was revealed that Forrest's I.Q. was only 75. A 100 I.Q. is considered normal. It was implied that many other factors are important in achieving success. List 5 other factors you feel are important in reaching success.
- 5. The central theme of the movie seemed to be that, despite physical and mental limitations, you can reach your dreams if you work hard and are nice to people. Do you feel this is true in reality? Explain.
- 6. In the movie, Forrest was teased, laughed at, and belittled from time to time. He almost always kept a positive attitude. Do you feel a positive attitude and being optimistic are more important than intelligence in becoming a success? Explain.

Economics		
Investment:	A New Athletic Arena	

Name	
Date	
Period	

A multi-purpose arena is being considered which will house the professional basketball and hockey teams in your city. In addition, concerts, circuses, ice shows, and many other events will be held there. This facility has the potential to create new businesses, employment, homes, and many other exciting possibilities. It also has its share of critics. Residents of the community are concerned with some of the possible drawbacks. We will investigate the economic opportunities and liabilities of such a facility.

Directions:

- 1. List 3 economic benefits to the city and its residents from having a new facility.
- 2. List 3 costs or drawbacks to the city in having a new facility.
- 3. List as many types of businesses as you can think of that would prosper near the arena.
- 4. Currently, there are very few residences (houses, townhouses, condos) in this vicinity of the inner city. Do you feel that building more residences near the arena would be a profitable investment? Why?

- 5. Would you be interested in buying and living in a home near the new arena? Why?
- 6. There are numerous nearby vacant, older buildings dating back to the early 1900's that are architecturally aesthetic. Do you feel new businesses (restaurants, clubs, etc.) would be more attractive to customers if they renovated the old buildings or built new ones? Explain.
- 7. Many of the less expensive seats in the new arena will actually be further from the floor than in the older, existing facility. This is because of the room the luxury suites for wealthy fans will occupy. Do you feel the beauty and modern conveniences would make up for having a worse seat? Explain.
- 8. Considering the factors discussed in the earlier questions, do you feel that a new arena would be a wise investment for your city? Why?

Economics	
Economic Incentives and Performance	

Name	
Date	
Period	

The most powerful motivating incentive that drives people to work hard is a desire to make more money. An incentive is anything that increases our effort to achieve. It is this desire that has made capitalism the most successful of all economic systems. Although money is a very powerful incentive, there are many other incentives that can influence our desire to perform. We will examine the concept of incentives and performance in the questions below.

Directions:

Answer the following questions within a group and be prepared to discuss with the rest of the class.

1. It was mentioned above that money is a very powerful incentive. List 3 other incentives that can increase your effort to perform well.

- 2. Some people pursue certain professions like being a doctor, lawyer, or actor because of the social status or prestige given to these professions. List 3 benefits to being in these professions. Why do you suppose a small percentage of people try to achieve success in these professions?
- 3. The teaching profession has traditionally been a somewhat lower paying occupation. Some incentives for teachers have been the joy

of helping young people and teaching subjects that they enjoy. List 2 other incentives for teachers. Could you perform well in a profession where the incentives did not include money? Explain.

- 4. It has been suggested that a financial incentive for teachers would be paying them based on the performance of their students. Do you feel this would improve the quality of teaching and the performance of students? Explain.
- 5. We often hear complaints about professional athletes being spoiled and not always giving an all-out effort. Some people blame this on huge, long-term, guaranteed contracts. Some people believe they would give more effort if they were given yearly contracts with incentives based on production. The more home runs, for example, the more money. Is this a good idea? Why?
- 6. In the sales profession, employees are paid commissions on how much of a product they sell. There is certainly pressure and risk but also the opportunity to make much money. Would you prefer an occupation with a guaranteed salary or one that pays more based on your sales productivity? Why?
- 7. Because money and what it can buy is such a powerful incentive, many students have jobs in high school. List 3 powerful incentives for not having a job in high school.

Economics	
Self-Improvement or	Lack of Self-Esteem?

Name	
Date	
Period	

The plastic surgery industry is thriving because of our desire to be very attractive. Any part of our body in which nature has shortchanged us can be improved for a price. Many procedures and products can be used in order to improve or change our appearance. Some or these include nose jobs, hair transplants and hair pieces, breast implants, tummy tucks, colored contact lenses, and tattoos, just to name a few. Our desire to look good has brought about financial prosperity for numerous new industries. Does this desire to look good reflect a lack of self-esteem or our motivation to be our best? We will take a look at these industries and our desire to improve our appearance in the questions below.

Directions:

- 1. Americans spend countless dollars on products, surgeries, exercise machines, and fitness club memberships to improve their appearance. List 3 products, surgeries, or other practices that you feel is acceptable.
- 2. List 3 products, procedures, or other practices to improve appearance that you feel are unacceptable.
- 3. Below are listed various ways to improve appearance. Rank these in order of most acceptable to least acceptable. (More on next page.)

Nose job	Face lift
Tummy tuck	Buying trendy clothes
Liposuction	Dieting
Collagen injections to enlarge lips	Colored contact lenses

Breast enlargement/reductions	Hair transplant
Weight lifting/running	Other

- 4. Most people's happiness and self-esteem would improve if they learned to accept any of their physical limitations and focused on their strengths. Do you agree? Explain.
- 5. A recent Los Angeles Times article pointed out that it is becoming more common for girls to ask for and receive breast augmentation for a high school graduation present. What would you say to a close friend who was considering this surgery?
- 6. Tattoos and body piercing are options that some teenagers have used to change their appearance. Why do you feel some teenagers choose to do this? Do you think they will be happy with these changes in 20 years? Explain.
- 7. The fitness craze has created numerous multi-million dollar industries in many different fields. List as many different products, industries, and occupations as you can think of that have thrived because of our desire to look fit.
- 8. Referring back to question 7, which of these industries would you consider investing in? Why?

Economi	CS
Teenage	Consumers

Name		
Date		
Period		

In a capitalist system, consumers determine what companies produce by their purchases. Teenagers have tremendous power and influence on corporations and their production of goods and services. This is simply because teenagers today are spending money in record amounts. The kinds of movies that are made, the clothing styles, the music that we listen to, and countless other areas of our lives are driven by the likes and dislikes of teenagers.

Directions:

- 1. Many professional athletic teams have changed to black uniforms and hats because this color is so popular with teenagers. Is it true that teenagers are more likely to buy these teams hats or shirts if they are black? Why?
- 2. It has been said that you only have one chance to make a first impression. Teenage fashion for boys includes a style that would have been called sloppy in an earlier time period. Why has the baggy pants look with shirttails out become so popular? What message is being sent with this look?

- 3. The tobacco industry was criticized because of tremendous amounts of money it spent on advertising to appeal to teenagers. Cartoon characters that looked hip or cool smoking were used. Why do you suppose this industry was aiming to attract teenagers when there were plenty of adults to which to sell their product?
- 4. More and more advertisements are geared to attract the teenage consumers. Which current commercials are the best at entertaining as well as selling their product to teenagers? Why are they so good?
- 5. The desire of teenagers to buy so many products has helped our economy to thrive. Do you feel these purchases are making them happy or too materialistic? Explain.
- 6. Each generation of teenagers has enjoyed a different style of music. During the 1940's, it was the "big band" sound. In the 1950's, rock and roll was popular. Hard rock was the craze in the 1960's, while disco was the beat in the 1970's. Rap music has stayed popular with teenagers during the 1980's and 1990's and into the new millennium. Why has rap music remained so popular with teenage consumers?

Econ	omia	<i>25</i>		
Pass	The	Paper	and	Pen

Name	
Date	
Period	

Our society has traditionally put a premium on self-reliance. Schools and businesses alike have practiced a Social Darwinian survival of the fittest mentality in theory. Today our life styles have brought about more and more service industries. Our ability to work with others and communicate effectively has become essential. Skills such as being a good listener, being polite, sharing responsibility, and having a good sense of humor are just as important as your competence. This class will incorporate activities in which you will work in groups. The success of your group and your own grade will be determined by your ability to cooperate. As in all businesses and athletic teams, your success can be impaired by just one weak link. With this in mind, it is in your best interest to be dependable. There are a few important considerations for you to remember when working in your group. First of all, there will be no putdowns. Do not belittle your team members ideas. All of us work best with encouragement. When individuals in your group make good suggestions, tell them so. Second, you need to be a good listener. Let your colleagues finish their explanations before Often times, the people who are considered the best commenting. conversationalists are those that do little more than listen.

Directions:

Before a group or team can work efficiently, camaraderie or good feelings must be built up amongst the group. In order to promote this, we are going to periodically play extra credit games called "Pass The Paper And Pen". Each group will have one of these papers and a pen. I will ask you, for example, to list all the different name brands of clothing your group can think of in one minute. (It could be 2 or 3 minutes.) The two groups with the most on their list will get extra credit. The rules are that you must pass the paper and pen to another group member after you have written an entry on your list. If your team member cannot think of anything, the other group members can help. However, you should be relatively quiet so other groups do not hear your answers. This type of activity will be done several times before your group works on an official cooperative learning lesson. In

addition, we will periodically play "Pass The Paper And Pen" to keep your group working cohesively.

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