

UNIT 14

EXERCISE 14.1 A HOUSEHOLD'S BALANCE SHEET

Consider a family of two parents and two children who have a mortgage on their home. They have paid off half the mortgage. The family also owns a car and a portfolio of shares in companies. They spend their income on food, clothing, and private school fees, and have retirement savings held in a pension fund.

- Which of these items would be on a balance sheet for the household?
- Using the example of the bank's balance sheet in Figure 10.16 as a guide, construct an annual balance sheet for your hypothetical household. You may want to research the typical values for these items for a family of this type.

Introduction

The question trains students to work with balance sheets and links the concept to their own experience.

Answer

- A balance sheet shows the stock of assets and liabilities measured at a point in time. Hence everything in the list above will be included except the flows of income and expenditure.
- The balance sheet below is per year. Assume accumulated car depreciation is £2,000.

Assets (£)		Liabilities (£)	
Property		Long-term debt	
House (market value)	200,000	Mortgage (50%)	100,000
Car	17,000		
Total	217,000		
Less car depreciation	2,000		
Long-term investments			
Shares (market value)	5,000		
Retirement savings (market value)	5,000		
Total investments	10,000		
Total assets	225,000	Total liabilities	100,000
Net worth	125,000		

Marking guidance

The question is fairly free in terms of what items students come up with and good answers will show realistic liabilities and assets for a household. Good answers explain the balance sheet in words.



Christian Spielmann
UNIVERSITY COLLEGE LONDON



Eileen Tighe
UNIVERSITY OF OXFORD

Teachtci Economy Answers

Eluma Igwegbe



Teachtci Economy Answers:

Theme-Centered Interaction (TCI) in Higher Education Sylke Meyerhuber, Helmut Reiser, Matthias Scharer, 2019-04-26 This book presents thoughts on and experiences with the introduction of Theme centered Interaction TCI into academia TCI is a systematic didactic living learning approach originally developed by social psychologist and pedagogue Ruth C Cohn The book explains and introduces the method attitude and theory of TCI to a broader higher education audience and relates it to such questions as How does a teacher in academia achieve a lively and engaging atmosphere in their seminars How do young academics as leaders to be learn how to act socially sustainably in groups Using practical examples the book shows how TCI can work in higher education to achieve participation and integration reflectivity and humane connectedness of academic teachers and students and professional development of senior and junior academics

Answers for Difficult Days Ben Quine, 2019-07-22 Economics Answers School Terry Devin, 1992 Economic Questions and Answers Chamber of Commerce of the United States of America. Economic Research Department, 1955

Textbook for Students Eluma Igwegbe, 1958 **Quick Win Economics**, 2011 QUICK WIN ECONOMICS is aimed at practical people who understand that economics is important because economic models inform the most powerful people in the world who make decisions based on the advice of economists Those decisions affect the daily lives of millions of people for better and for worse The mistakes of economists can have serious consequences It pays to know what they are talking about QUICK WIN ECONOMICS will help you decode economic phenomena for example you ll find out exactly why a change in central bank lending rates will change your mortgage making you richer o *Q&A Economics* Ray Powell, 1995 Providing questions from past exam papers as well as new questions set by actual A Level examiners this book on economics is one of a series *Smart Economics* Michael Walden, 2005-08-30 Budget deficits gas prices health care costs social security job security Anxiety over the economy pervades our daily lives from reports on the early morning newscasts to gossip around the water cooler to dinner table debate Yet most citizens are woefully ignorant when it comes to understanding how the economy works and how to interpret the impact of policies and business decisions It s easy to slip into generalities government spending is wasteful taxes are too high good paying jobs are being shipped overseas Americans don t save enough Other issues become hijacked by political partisans to advance their agendas trade must be fair tax cuts will pay for themselves there will be no money left in the social security till after the baby boomers loot it In *Smart Economics* Michael Walden provides an antidote take 50 of today s top economic issues and explain their meaning implications and potential solutions in a logical straightforward commonsense and non partisan way Has Government Spending Been Out of Control Is Profit Bad Walden applies basic economic concepts and logical argumentation to help readers get their bearings to separate fact from fiction and ultimately make better economic decisions themselves The result is an entertaining and highly informative introduction to economic principles and their influence on our behavior In *Smart Economics* Michael Walden provides an

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Christopher Sivewright,1994-01-01 **Understanding Economic Issues** Dan Rennie,2019 Teacher's version of student workbook with model answers covering AS 91224 Analyse economic growth using economic concepts and models 2 3

Everyday Economics Lawrence H. Officer,2025-10-16 From how the current crisis happened to the role of banks to how money works this book addresses complex ideas in an easy to understand Q A format with lively prose With examples throughout from personal finance issues such as how to negotiate the best price for a car and should you buy a warranty for a new computer to big picture questions that affect our national and global economy such as What is deflation and inflation How does monetary policy really work How does a corporation actually go bankrupt *Introduction to Economics* Dudley Jackson,1982 **Economics** Leonard Le Marchant Minty,1927 **50 Model Answers in Economics** Mark Ashley,Oxford School of Learning,1998-12-01 *Economics Answer Book for AP & College* Dipak Khimji,John Evans Klock,2018-08-20 AIMS For the student the workbook provides an opportunity to put in practice material covered in class by the teacher It is meant to be a proactive tool to help consolidate detailed knowledge of economics concepts and can help in preparation for class tests as well as mid term and final exams Students are encouraged to write in the margins add notes and doodle to customise the workbook For the teacher this answer book carries all the answers to the questions as well as detailed explanations of the evaluation questions The evaluation questions can be set as mini essays in class and for homework to enhance the students essay writing skills The other questions provide a way of ensuring students have adequate knowledge analysis and evaluation skills to approach exam questions The workbook can act as a record of student progress in class and at home Each chapter is designed to develop knowledge analysis and evaluation skills It is important to note that the aim of the workbook was not to address specifically any single exam but rather to fully develop the necessary skills required to understand economics The questions set vary in difficulty and cater to the needs of students of all abilities Asterisks and are used to point out challenging questions For parents the workbook is aimed to close the gap between what is being taught in class and the work being done by the student **Examination Questions on Economics** Reginald Byrne,193? **Subject**

Examination In-- Principles of Economics Jack Rudman,1997 **Economics, Questions and Answers** Alan Gully,1979

How to study Economics, with 50 model answers John Henry DUNN (and DUNN (A.) Writer on Economics.),A. DUNN (Writer on Economics.),1908

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