UNIT 14

coreecon

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 fond.

 Which of these items would be on a balance sheet for the household?

 Using the example of the bank's balance sheet in Figure 20.26 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 (4)	
Property House (market value) Car	100,00 0 17,000	Long-term debt Mortgage (50%)	100,000
Total Less car depreciation	217,000		
Long-term investments Shares (market value)	5.000		
Retirement savings (market value)	5,000		
Total investments	10,000	in <u>- </u>	
Total assets	225,00	Total Babilities	100,004
Networth			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



Elleen Tipo e UNIVERSITY OF OUTORD

Teachtci Economy Answers

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