

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
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Teachtci Economy Answers

RC Schank



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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 Textbook for Students Eluma Igwegbe, 1958 *50 Model Answers in Economics* Mark Ashley, 1996 **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 Economics Christopher Sivewright, 1994-01-01 *Quick Win Economics*, 2011 QUICK WIN

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