

## PERSONAL FINANCE

1. What are the opportunity costs of a part-time job during the school year? During summer break?
2. How is credit bad and how is credit good?
3. How is the concept of PYF like insurance?
4. Why is learning the “art” of delayed gratification an important financial goal?
5. Your bank charges \$30 for overdraft protection. How is this fair and/or unfair?
6. In what way is leasing a car similar to a cell phone agreement?
7. Explain which of the five “C’s” of credit you think is the most important.
8. Explain the most efficient way to spend money: a debit card or cash.

## PERSONAL FINANCE

9. Why is it easier to spend money than to save money?
10. How is financial independence a hallmark of achieving adulthood?
11. React: It should be required that in order to have a part-time job, high school students must be earning passing grades in all of their classes.
12. React: Workers should be required to put a portion of each paycheck into their savings.
13. React to this quote by Ayn Rand: “Money is the barometer of a society’s virtue.”
14. React to this Joe Moore quote: “Before borrowing money from a friend, it’s best to decide which you need most.”
15. React to this Nathan W. Morris quote: “Every time you borrow money, you’re robbing your future self.”

## CONSUMER RIGHTS

1. How are consumer literacy and financial literacy different? How are they alike?
2. If anything and everything you want to buy is available to purchase online, why do we still need malls and stores?
3. What are the consequences of allowing a 10-year-old to work picking fruit?
4. How do consumer goods relate to self-esteem?
5. How do family background and income affect consumer literacy?
6. In the past, consuming “bigger and better” was the standard. How will this standard change in the future?
7. Explain why you prefer quality or quantity when you buy clothes.
8. What marketing strategies are specifically aimed at teenagers? Why are they successful?

## CONSUMER RIGHTS

9. Why is product placement in television and movies so profitable?
10. If you were teaching a course in Consumer Rights and Responsibilities, what topics would you cover?
11. React: The consumer is king (or queen) in the marketplace.
12. React: The goals of buying and selling are the same.
13. React to this quote by Benjamin Franklin: “Those who would give up essential liberty to purchase a little temporary safety deserve neither liberty nor safety.”
14. React: Advertising on websites is an effective method to get the consumer’s attention.
15. React: A living wage is not the same as a minimum wage.

## TECHNOLOGY

1. How is phishing like fishing?
2. What are the advantages and disadvantages of planned obsolescence in consumer electronics?
3. Why should teenagers be cautious with social networking?
4. How has technology failed to improve the quality of life? How has it improved the quality of life?
5. If you were teaching a course on cyber ethics what topics would you include?
6. What would result if e-waste were banned from landfills?
7. Compare a landline telephone to a cell phone.
8. What are some of the advantages and disadvantages of online medical records?

## TECHNOLOGY

9. How is using the Internet an addiction for some people?
10. Does social networking (texting, tweeting, and “friending”) diminish one’s ability to interact with people face-to-face?
11. React to this quote by Max Frisch: “Technology... the knack of so arranging the world that we don’t have to experience it.”
12. React: All high school students should be required to successfully complete an online course before graduating.
13. React: Employers should be able to access a potential employee’s Facebook content.
14. React: Broadband Internet access is essential to education, health, and finance. Therefore, it should be free.
15. React: Schools should be allowed to block cell phone reception during class time.

## HEALTH & SAFETY

1. How do helmet laws protect the public good?
2. What would make you eat only healthy foods?
3. Should people with lifestyle diseases pay more for health insurance?
4. How are fad diets like marshmallows?
5. What are the similarities and differences between OTC and Rx drugs?
6. Relate this quote by Mark Twain to health fraud today: "Be careful about reading health books. You may die of a misprint."
7. What important safety issues do many teenagers ignore?
8. What are the human and financial costs of America's substance abuse problems?

## HEALTH & SAFETY

9. Give examples of how the Internet promotes or discourages quackery.
10. Relate Daily Nutrition Values to the Nutrition Facts Label.
11. React: Teens who are pulled over for texting while driving should have their licenses suspended.
12. React: High school sports should be free for all participants.
13. React to this quote by William Shakespeare: "Best safety lies in fear."
14. React: Child-resistant packaging is unnecessary; it is a parent's responsibility to supervise children.
15. React: Fifty minutes of aerobic activity per day should be required of all students enrolled in public school.

## THE ENVIRONMENT

1. What is the human obligation to the environment?
2. Would you prefer a paper textbook or an online textbook? Why?
3. Would you first protect endangered species or workers' jobs?
4. Should plastic bags be banned from the marketplace?
5. Should companies be forced to subsidize community efforts to recycle their packaging?
6. What are similarities and differences between a habitat and an ecosystem?
7. Explain your preference between a tax on gasoline or a tax on vehicles that are "gas guzzlers."
8. How does suburban sprawl influence the environment?

## THE ENVIRONMENT

9. How is reducing your carbon footprint similar to reducing your caloric intake?
10. What would happen if, to reduce gasoline consumption and carbon emissions, high school students would be banned from driving cars to school?
11. React: Recycling should be required by law.
12. React: All plastic bottles should have a surcharge.
13. React: Laws should prohibit the United States from exporting dangerous e-waste to third world countries.
14. React: One individual cannot influence the environment, so why bother?
15. React: When running errands, it is a waste of energy to drive a car when the errand is less than one mile away.