

CRITICAL THINKING QUESTIONS

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.
9. Why is it easier to spend money than to save money?



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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."

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16. React: The cashless society is a con.
17. What programs would you propose to help the unemployed pay their monthly expenses?
18. Would you rather go into debt for a vehicle or an education? Explain.
19. What five things do you know about payroll taxes?
20. How is a credit card like a football game?
21. Which would you choose: an ideal job in a not-so-great location or a not-so-great-job in an ideal location? Explain your answer.
22. How is money management more related to behavior than economics?
23. How are predatory lending companies like sharks?
24. What factors influence the decision to move away from home and become independent?



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PERSONAL FINANCE

25. How is establishing credit like making a pizza?
26. List three things you do that help you save money.
27. What advice do you have for younger friends and siblings about needs vs. wants?
28. High pay and high stress or lower pay and lower stress, which job would you choose and why?
29. Why is education important to the democratic process?
30. React: Equal is not always fair, and fair is not always equal.

CRITICAL THINKING QUESTIONS

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?
9. Why is product placement in television and movies so profitable?



CRITICAL THINKING QUESTIONS

CONSUMER RIGHTS

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.
16. Who has the primary responsibility in educating youth about consumer literacy?
17. If everyone were honest, what would the marketplace be like?
18. How does renter's insurance benefit the tenant and the property owner?

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CONSUMER RIGHTS

19. What are the most important responsibilities of a consumer?
20. What additional legal restrictions are reasonable for teenage drivers?
21. Who really holds the marketplace advantage: the manufacturer, the retailer, or the consumer?
22. How is advertising like a road map?
23. Right to Safety: All states have seatbelt laws and most have helmet laws. Why does the government have an interest in requiring individuals to use these safety devices?
24. Right to Choose: How does advertising increase the consumer right to choose? How does advertising decrease the consumer right to choose?
25. Right to Information: When a consumer goes online, what criteria should be used to identify reliable, honest product information and ratings?
26. Right to be Heard: React—The right to be heard will disappear if consumers do not use their voices.



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CONSUMER RIGHTS

27. Right to Redress: Consumer complaints are sometimes linked with frustration and anger. Why is it important that consumers not use anger when trying to settle a dispute or complaint?
28. Right to a Healthy Environment: React—This amendment should be added to the Bill of Rights: “Americans have the right to live and work in an environment that does not threaten the well-being of present and future generations.”
29. Right to Service: Consumers have the right to expect courteous service while in a store or other business establishment. How is a teenager’s customer service experience different from an adult’s?
30. Right to Consumer Education: React—As the marketplace becomes more complex, consumer education is needed to navigate and understand consumer rights and responsibilities.

CRITICAL THINKING QUESTIONS

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 mobile phone.
8. What are some of the advantages and disadvantages of online medical records?
9. How is using the Internet an addiction for some people?



CRITICAL THINKING QUESTIONS

TECHNOLOGY

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 social media 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 phone reception during class time.
16. How is shoplifting like spoofing?

CRITICAL THINKING QUESTIONS

TECHNOLOGY

17. Why would you work for an employer that checks your social media content?
18. Why should teenagers be cautious with social networking?
19. Does technology enhance or inhibit our ability to be caring human beings?
20. What are the possible effects of “advergaming” on young children?
21. If a person knowingly texts the driver of a vehicle, should that person be held responsible if the driver is in an accident while reading the text or returning a text message?
22. Would you place any limits on a young child’s screentime? Why or why not?
23. Is our consumption of technology hurting our ability to think critically?



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TECHNOLOGY

24. React: Reading for pleasure, which has declined among young people in recent decades, engages the imagination in a way that online gaming and television do not.
25. React: Multitasking prevents people from gaining a deeper understanding of information.
26. React: Technology is good because it keeps people connected.
27. React: Technology is making humans obsolete.
28. React: Knowing where information is stored is more important than knowing the information first-hand.
29. React: My smartphone is a digital extension of me.
30. How have smartphones and social media democratized information?

CRITICAL THINKING QUESTIONS

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?
9. Give examples of how the Internet promotes or discourages quackery.



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HEALTH & SAFETY

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.
16. What driving safety precautions should be emphasized in driver education?

CRITICAL THINKING QUESTIONS

HEALTH & SAFETY

17. Why do many Americans prefer “junk food” to the healthier alternatives?
18. Compare and contrast minerals and vitamins.
19. Should hospitals be allowed to deny treatment to people who do not have the ability to pay? Defend your answer.
20. Explain which is more important, prevention or treatment?
21. How does dental health relate to other health issues?
22. How should schools control peanut products to protect students who have life threatening peanut allergies?
23. If health care was no longer linked to employers, what other system would you recommend?
24. Who should decide when a healthcare service is necessary—the patient, the doctor, or the insurance company? Explain.



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HEALTH & SAFETY

25. Is healthcare a right or a privilege?
26. Describe the difference between uninsured and underinsured.
27. More students are diagnosed with anxiety now than ever before. What factors contribute to this concern?
28. React: Eighteen is the age of adulthood in the United States, and adults should have the right to make their own decisions about using alcohol.
29. Public services should be denied to those who choose not to vaccinate.
30. Why are employers allowed to hire workers for jobs that are known to contain inherent safety risks?

CRITICAL THINKING QUESTIONS

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?



CRITICAL THINKING QUESTIONS

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.

CRITICAL THINKING QUESTIONS

THE ENVIRONMENT

16. If recycling were required by law, should the consumer, the retailer, or the manufacturer be responsible for the process?
17. How would an increased cost for garbage removal affect the amount of recyclable materials in landfills?
18. How does organic food benefit the environment?
19. What are the connections between a healthy economy and a healthy environment?
20. Should America search for new sources of oil or invest the capital in creating alternative energy sources?
21. What steps could fast food chains take to promote the three R's?
22. In what ways is source reduction a smart waste reduction strategy?
23. Relate insulation R-value to energy management.



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THE ENVIRONMENT

24. React: Because of serious environmental concerns, schools should not be allowed to sell beverages that come in plastic bottles.
25. Connect this quote by Samuel Coleridge, "Water, water, everywhere, nor any drop to drink," (from the Rime of the Ancient Mariner) to water issues in the world today.
26. React to this quote by Margaret Mead: "We won't have a society if we destroy the environment."
27. React: Global warming is the most pressing environmental issue of our time.
28. React to this quote by Henry David Thoreau (from 1861): "Thank God men cannot fly, and lay waste to the sky as well as the earth."
29. When should humans intervene to put out wildfires?
30. React to this quote by Isaac Singer, "I did not become a vegetarian for my health. I did it for the health of the chickens."