LIFESMARTS NOVEMBER 2020

| SUN | MON | TUES | WED | THURS | FRI | SAT |
|--|--|--|---|---|--|-----------------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Prohibit discrimination; Prohibit housing discrimination | Psychology | You find the best price; determine which seller offers the best product and price | You are putting money aside for a future want | One made without considering alternatives beforehand; a purchasing decision made quickly | Spend more money; reinforce bad habits; guilt; not getting the product you wanted; not saving | Standard of living |
| 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| Items you desire but that are not necessary to survive | FTC (Federal Trade Commission) and the Department of Justice | Protect children from deceptive or inappropriate advertising | Arguing a point with valid facts to solve a problem | An escrow service | The car manufacturer | Product liability |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| Bad debt | Paid | Hospitality | Certified Financial Planner | TRUE | Guidance; motivation; feedback; career planning; role model; expand contacts | Extra work privileges |
| 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| Goals | Caveat Emptor | Antitrust laws | Tariffs | Advance, preliminary, final | Contraction; trough; expansion; peak | FALSE |
| 29 | 30 | | | | | |
| Spur consumer spending; spur economic growth | Consumers; customers; the public | | | | | |