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Unit 1: Community & Economy

Sunshine State Standards covered in Unit 1:

SS.C.2.2.3 SS.D.1.2.4 SS.D.2.2.1 SS.D.1.2.3 SS.D.2.2.4
SS.D.1.2.1 LA.A.1.2.3

Suggested Time Frame: 6 - 8 Class Periods

Lesson 1: What Is a Community?

Students will be able to:

- define citizen, community, trade, business, rights and responsibilities.
- explain responsibilities associated with citizen rights.

Lesson 2: What Is an Economy?

Students will be able to:

- define goods, services, resources (human, natural, and capital), and economy.
- describe the circular flow of economic activity.

Lesson 3: What is Free Enterprise?

Students will be able to:

- define scarcity and free enterprise.
- identify the three basic economic questions (what, how, for whom to produce?).
- describe economic freedoms under free enterprise.

Lesson 4: Why Do I Pay Taxes?

Students will be able to:

- define public goods and services as well as taxes.
- describe characteristics of public goods and services.
- explain why people pay taxes.

Lesson 5: What Is Philanthropy?

Students will be able to:

- define philanthropy and opportunity cost.
- describe the role of nonprofit organizations.
- explain the opportunity cost of decisions.

What Is A Community?

Lesson Description

This lesson introduces students to Pinellas County School's Enterprise Village and explains how Enterprise Village is a community.

Learning Objectives

Students will be able to:

1. define citizen, community, trade, business, rights and responsibilities.
2. explain responsibilities associated with citizen rights.

Materials

- Enterprise Village Pretest/Posttest (Answer key)
- Enterprise Village DVD*
- Enterprise Village Community Map *
- Enterprise Village Map*
- Letter Cards *
- Rights Cards *
- Responsibilities Cards *
- Teacher Resource
  - Enterprise Village Citizen Pledge - pg 33
- Student Workbook
  - Pretest - pgs 7-13
  - Citizen Pledge - pg 15
  - Voter Registration - pg 15

Student Procedures

1) Before beginning the lesson, administer the Enterprise Village Pretest. Students should record their answers on the Pretest Answer Sheet in their student workbooks.
2) Explain that the class will learn about Enterprise Village - a community with much economic activity. They will visit Enterprise Village in the future. Show the Enterprise Village DVD.
   - Point out that, in the DVD, students saw citizens of Enterprise Village who were working, spending, saving, voting, and doing many important things. Discuss examples in the DVD.
   - Explain that students will become citizens of the Enterprise Village community and will engage in many similar activities.
   - Define **citizen**.
3) Display the Enterprise Village Map, point out the many different businesses. Define **community** and **trade.**
4) Display the Enterprise Village Community Map. Discuss the following:
   - where people live – housing.
   - where people work – bank, restaurant, newspaper, city hall.
   - where people trade – businesses: define **business.**
   - where people share – animal shelter, park
5) Explain that, as Enterprise Village citizens, they will have rights and responsibilities. Define **right**. Ask for examples of rights that Americans have. *(free speech, freedom of religion, trial by jury)*

Teacher Tips

Information letters for volunteers should be sent home with students at this time.

Begin collecting ads for credit cards and debit cards from the newspaper and internet for Unit 2.

*Materials with asterisks are in the classroom kit.

Citizen:
A member of a town, city, county (parish), state, or country.

Community:
A place where people live, work, trade and share.

Trade:
Exchange goods and services - usually for money.

Business:
A company that sells goods and /or services.

Right:
The ability to act in a certain way.

6. Remind students that responsibilities go hand-in-hand with rights.
   - Define **responsibility**. Citizens have the responsibility for the common welfare of others. For example, Americans have freedom of speech, but they cannot yell "fire" if there is no fire in a movie theater. Such a false statement may endanger others in the theater if everyone rushes to the exit doors at the same time.
7. Tell students that they will play the Citizen Game to identify different rights and responsibilities of Enterprise Village citizens.
   - Divide the class into 2 approximately equal groups. One group will receive cards about citizen rights. The other group will receive cards about citizen responsibilities. Each citizen "right" must find a matching "responsibility" and vice versa. When a match is made, the student pair should bring those cards to you. If the match is correct (match the symbols in the upper left corner), you will give each person a letter card and a new right or responsibility card. The first student to spell CITIZEN with letter cards will win the game. The game continues until one student has a set of C-I-T-I-Z-E-N letter cards.
   - Point out that students may get more of a single letter card than needed. Explain that Enterprise Village is a community where people trade, so they may trade letter cards with one another (e.g., trade a Z for a T).
   - Begin the game and stop once a winner has been determined. (Shuffle and re-use matched right/responsibility cards as they come in.)

8. After congratulating the winner(s) with a prize, if you should choose to do so, have students discuss the rights and responsibilities described on the cards.
   -  right to work with responsibility to do the job
   -  right to earn pay with responsibility to work when scheduled
   -  right to be interviewed on TV with responsibility to speak the truth
   -  right to use the goods and services provided by governments with responsibility to pay taxes for them
   -  right to express opinions in an editorial with responsibility to tell the truth
   -  right to have a break from work with responsibility to return to work as scheduled
   -  right to review and buys goods and services with responsibility to obey laws
   -  right of the press to report news with responsibility to tell the truth
   -  right to vote with responsibility to register to tell the truth
   -  right to use checks to pay for things with responsibility to have enough money in the bank to cover the amount on the check

Teacher Tips

Responsibility:
A duty.

Note:
All definitions are located in the Teacher Tips column and on the resource disk.

Note:
Each citizen continues to receive the same type of card (rights or responsibilities).

9. Point out that students will have similar rights and responsibilities when they are Enterprise Village citizens. Share the Enterprise Village Citizen Pledge by having students stand and recite the pledge. Congratulate them and have them sign on page 15, Enterprise Village Citizen Pledge, in their student workbook.
10. Explain that citizens register to vote. Tell them to complete the Enterprise Village Voter Registration Card at the bottom of page 15, in the student workbook. The Voter Registration Card will be used later in Unit 4. Please do not allow citizens to tear out the page.

Lesson Summary

Summarize the lesson by stating the following.

1. A community is a place where citizens live, work, trade and share.
2. People in a community have rights about the ways they act.
3. Responsibilities go hand-in-hand with rights.

Although it was written in 1892 to celebrate the 400th anniversary of Columbus's arrival to the Americas, Congress officially recognized the Pledge of Allegiance on June 22, 1942.

Social Studies Connection: The Pledge of Allegiance

The Pledge of Allegiance states, "...and to the Republic for which it stands...." Have students research the meaning of the word "Republic".

Language Arts Connection: Class Pledge

Have citizens write a brief, good-character pledge for their classroom, integrating desirable character-education attributes (e.g., honesty and courtesy). Debrief by identifying any rights and responsibilities associated with the parts of the pledge.

Math Connection: Reading a Grid

Point to the Enterprise Village Community Map. Point out that people get to places by reading addresses with streets and numbers. There are no addresses on this map. If your classroom desks are arranged in rows and columns, label each row with a letter (A,B,C,D,E) and each column with a number (1,2,3,4,5). This gives an address to each student desk. Have students practice finding a particular desk (i.e., call out C2, B3, D5, etc.).

Teacher Tips

Note:
Collect all cards

Note:
From this point forward, students will be known as citizens in all Enterprise Village lessons.

Note:
Any resource sheet can be made into a transparency or used with a document camera on your white board.

A copy of the Enterprise Village Citizen Pledge can be enlarged and displayed for students to view as a poster (page 33).

Name:_____ **Pretest/Posttest**

Directions: *Write your answers on the Pretest/Posttest Answer Sheet in your workbook as instructed by your teacher.*

1. Which of the following best describes a community?
   - A. a system of spending, saving and investing
   - B. a place where people live, work, trade and share
   - C. a democracy with free enterprise
   - D. a democracy with free enterprise and philanthropy

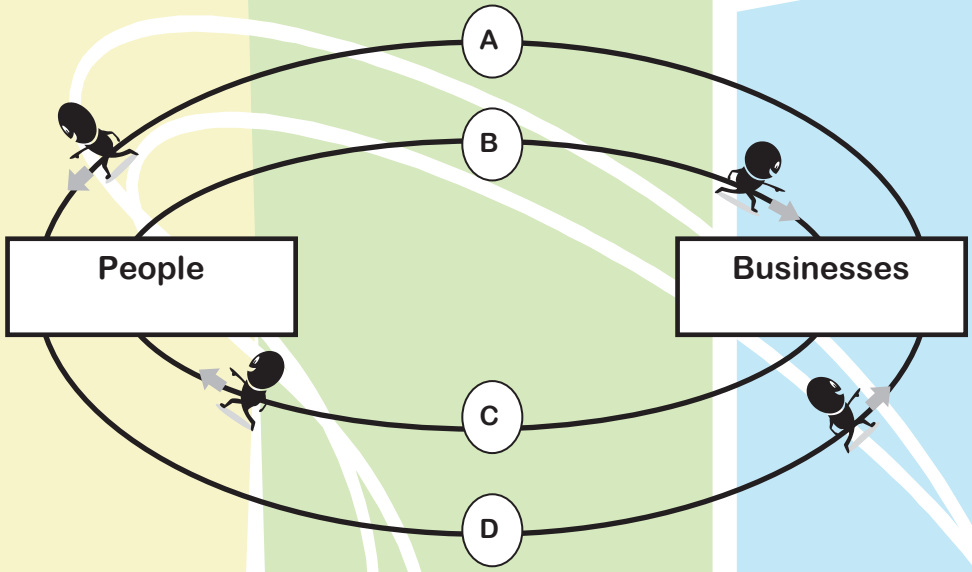
2. Which of the following best describes a citizenship right for the individual?
   - A. Margaret had to finish her homework before she went to bed.
   - B. Rachel volunteered to clean up the roadside by her school.
   - C. Colin gave an unpopular speech about peer pressure.
   - D. Darrion spent 15 extra minutes on his work break.

3. Which of the following is a capital resource?
   - A. oil
   - B. factory
   - C. truck driver
   - D. land

4. Which of the following is the best definition of market?
   - A. a place where people find work, even if they are already working at some business
   - B. trading money for goods and services instead of using a barter system
   - C. system for exchanging goods, services and resources between people and businesses
   - D. a physical location where businesses sell goods and services and people buy them

5. Karen took her savings and began a business to make customized scooters. This best describes the economic freedom to:
   - A. buy goods and services.
   - B. own property.
   - C. invest in a business.
   - D. choose how to work.

Answer questions 6 - 8 on the basis of the following diagram.



6. The entire diagram above represents:
   - A. a circular flow of economic activity.
   - B. the flow of imports and exports.
   - C. how people trade using barter in an economy.
   - D. how businesses sell goods and services to people.

7. A business manager would be part of which arrow?
   - A. a
   - B. b
   - C. c
   - D. d

8. A paycheck would be part of which arrow?
   - A. a
   - B. b
   - C. c
   - D. d

9. Why can't people have everything they want?
   A. They don't have enough money.
   B. Resources are limited.
   C. They have to pay taxes.
   D. They don't work hard enough.

10. Jen sold 30 hot dogs for $1.00 each, and she had expenses of $24. What is Jen's profit?
   A. $30
   B. $24
   C. $ 6
   D. Zero; she didn't earn a profit.

11. Which career type does a teacher best demonstrate?
   A. data
   B. people
   C. ideas
   D. things

12. Which of the following is NOT an example of a public good or service?
   A. roads and bridges
   B. automobile insurance
   C. police protection
   D. city park

13. Taxes are:
   A. required payments to the government.
   B. payments for private goods and services.
   C. payments for philanthropy.
   D. payments for business operations.

14. An institution developed to increase the well-being of others is called a :
   A. market.
   B. resource.
   C. capital improvement.
   D. nonprofit organization.

15. Jackson got a $25 gift certificate. He went to a department store and saw a book, a shirt and a game that he wanted. Each sold for $25. What is his opportunity cost?
   A. the book
   B. the game
   C. the shirt
   D. the game and the shirt

16. Gina writes checks when she buys things. Last week, the bank called her about a bounced check from her account. What does that mean?
    A. She was supposed to get cash instead of writing a check.
    B. She wrote the check for an incorrect amount.
    C. She wrote the check with a date of a previous month.
    D. She didn't have enough money in her checking account.

17. Liam thinks he is ready to be an effective employee. He knows it is important to arrive at work on time, dress appropriately, and treat customers with respect. What type of skills has Liam worked hard to develop?
    A. conflict resolution
    B. soft skills
    C. negotiation skills
    D. interests

18. The amount an employee earns before taxes are deducted is called?
    A. net pay
    B. gross pay
    C. pre-tax pay
    D. net deposit pay

19. The person that hires one or more people, usually for a salary, is called their:
    A. employee.
    B. entrepreneur.
    C. employer.
    D. CFO.

20. Which of the following is an example of an entrepreneur?
    A. someone who designs and successfully markets a listing device
    B. someone who sells more hamburgers than anyone else
    C. someone who pays off his or her bank loan
    D. someone who works in all 4 career types

21. The part of the paycheck that gives the employee a record of pay and payroll deductions is called the:
    A. net pay.
    B. pay stub.
    C. register.
    D. deposit.

22. You should never share this debit card information with anyone.
    A. the expiration date
    B. your name
    C. your personal identification number (PIN)
    D. the 16 digit debit card number

Section 2: Fill In The Blank *Fill in the appropriate blanks to complete the checkbook components.*

23. - 25. Read the following information and complete the check.

On March 14, James Dunn deposited $5 into his checking account. Later that day he bought a gift for his friend at Macy's. He wrote a check for $3.75.

NAME: James Dunn 111

Date: March 14, 2010

PAY TO THE ORDER OF _____ $ _____

_____ DOLLARS

Bank of America
Enterprise Village
Pinellas County, Florida

NOT NEGOTIABLE
SAMPLE—VOID
DO NOT CASH

For gift

[:000 000:] 12345678 19606:]

26. - 28. Use the information from items 23 - 25 to complete this register.

Record all charges or credits that affect your account

Number	Date	Transaction Description	Payment / Debit		✓	Fee	Deposit / Credit (+)		Balance $ 15.00	
	3/14	Deposit								
111	3/14	Macy's								

29. - 31. Use the following information to complete the deposit ticket.

Mark Hill received his $62 paycheck. He's going to a movie tonight, so he wants to get $20 cash when he makes his deposit at the bank.

NAME: Mark Hill

DATE March 17, 2010

DEPOSITS MAY NOT BE AVAILABE FOR IMMEDIATE WITHDRAWAL

Mark Hill

SIGN HERE IF CASH RECEIVED FROM DEPOSIT

Bank of America
Enterprise Village
Pinellas County, Florida

CASH

CHECKS

CHECKS FROM OTHER SIDE →

SUBTOTAL →

LESS CASH RECEIVED →

NET DEPOSIT

[:000 000:] 12345678 19606:]

ACCOUNT NUMBER 132

Section 3: Fill In The Blank *Fill in the appropriate blanks to complete the debit card components.*

32. _____

33. _____

34. _____

35. _____

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Name:_____ **Pretest Answer Sheet**

Complete Sections 1 and 2. There is a second page to this test.

Section 1: Multiple Choice *Circle the best answer.*

1.	A	B	C	D	12.	A	B	C	D
2.	A	B	C	D	13.	A	B	C	D
3.	A	B	C	D	14.	A	B	C	D
4.	A	B	C	D	15.	A	B	C	D
5.	A	B	C	D	16.	A	B	C	D
6.	A	B	C	D	17.	A	B	C	D
7.	A	B	C	D	18.	A	B	C	D
8.	A	B	C	D	19.	A	B	C	D
9.	A	B	C	D	20.	A	B	C	D
10.	A	B	C	D	21.	A	B	C	D
11.	A	B	C	D	22.	A	B	C	D

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Pretest /Posttest Answer Key

Name:_____

Complete Sections 1 and 2. There is a second page to this test.

Section 1: Multiple Choice *Circle the best answer.*

1.	A	**B**	C	D	12.	A	**B**	C	D
2.	A	B	**C**	D	13.	**A**	B	C	D
3.	A	**B**	C	D	14.	A	B	C	**D**
4.	A	B	**C**	D	15.	A	**B**	C	D
5.	A	B	**C**	D	16.	A	B	C	**D**
6.	**A**	B	C	D	17.	A	**B**	C	D
7.	A	B	C	**D**	18.	A	**B**	C	D
8.	A	B	**C**	D	19.	A	B	**C**	D
9.	A	**B**	C	D	20.	**A**	B	C	D
10.	A	B	**C**	D	21.	A	**B**	C	D
11.	A	**B**	C	D	22.	A	B	**C**	D

Section 2: Fill In The Blank *Fill in the appropriate blanks to complete the checkbook components.*

23. - 25. Read the following information and complete the check.

On March 14, James Dunn deposited $5 into his checking account. Later that day he bought a gift for his friend at Macy's. He wrote a check for $3.75.

NAME: James Dunn 111

Date: March 14, 2010

PAY TO THE ORDER OF Macy's $ 3.75

Three and 75/100 DOLLARS

NOT NEGOTIABLE
SAMPLE—VOID
DO NOT CASH

Bank of America
Enterprise Village
Pinellas County, Florida

For gift James Dunn

[:000 000:] 12345678 19606:]

26. - 28. Use the information from items 23 - 25 to complete this register.

Record all charges or credits that affect your account

Number	Date	Transaction Description	Payment / Debit	✓	Fee	Deposit / Credit (+)	Balance $ 15.00
	3/14	Deposit				5.00	+ 5.00
							20.00
111	3/14	Macy's	3.75				-3.75
							16.25

29. - 31. Use the following information to complete the deposit ticket.

Mark Hill received his $62 paycheck. He's going to a movie tonight, so he wants to get $20 cash when he makes his deposit at the bank.

NAME: Mark Hill

DATE March 17, 2010

DEPOSITS MAY NOT BE AVAILABE FOR IMMEDIATE WITHDRAWAL

Mark Hill

SIGN HERE IF CASH RECEIVED FROM DEPOSIT

ENTERPRISE Village

Bank of America
Enterprise Village
Pinellas County, Florida

CASH						
CHECKS			6	2	.0	0
CHECKS FROM OTHER SIDE →						
SUBTOTAL →			6	2	0	0
LESS CASH RECEIVED →			2	0	0	0
NET DEPOSIT			4	2	0	0

[:000 000:] 12345678 19606:] ACCOUNT NUMBER 132

Section 3: Fill In The Blank *Fill in the appropriate blanks to complete the debit card components.*

32. debit card number _____

33. expiration date _____

34. signature bar _____

35. card verification value _____

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Name:_____ **Posttest Answer Sheet**

Complete Sections 1 and 2. There is a second page to this test.

Section 1: Multiple Choice *Circle the best answer. (1 point each).*

1.	A	B	C	D	12.	A	B	C	D
2.	A	B	C	D	13.	A	B	C	D
3.	A	B	C	D	14.	A	B	C	D
4.	A	B	C	D	15.	A	B	C	D
5.	A	B	C	D	16.	A	B	C	D
6.	A	B	C	D	17.	A	B	C	D
7.	A	B	C	D	18.	A	B	C	D
8.	A	B	C	D	19.	A	B	C	D
9.	A	B	C	D	20.	A	B	C	D
10.	A	B	C	D	21.	A	B	C	D
11.	A	B	C	D	22.	A	B	C	D

As a citizen of Enterprise Village, I pledge to

- respect all citizens.
- be responsible and honest.
- tell the truth.
- work and take breaks at assigned times.
- help other citizens.
- vote.
- obey the rules and laws of Enterprise Village.

I promise to fulfill my duties as a citizen of Enterprise Village.

_____ _____
(signature) (date)

Citizen Alert!
People must register to vote.

Enterprise Village Voter Registration Card

_____ _____
First Name Last Name

_____
Street Address City State

_____ _____
Date of Birth Place of Birth

Are you a citizen of Enterprise Village? ☐ Yes ☐ No

_____ _____
Date Signature

Do not tear out this page. The Voter Registration Card will be used later in Unit 4.

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As a citizen of Enterprise Village, I pledge to

- respect all citizens.
- be responsible and honest.
- tell the truth.
- work and take breaks at assigned times.
- help other citizens.
- vote.
- obey the rules and laws of Enterprise Village.

I promise to fulfill my duties as a citizen of Enterprise Village.

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What Is An Economy?

Lesson Description

This lesson introduces students to the circular flow of economic activity that serves as a basic model of an economy.

Learning Objectives

Students will be able to:

1. define goods, services, resources (human, natural and capital), and economy.
2. describe the circular flow of economic activity.

Materials

- Enterprise Village Community Map*
- $ Cards*
- Goods/Services Cards*
- Rights Cards *
- Resources Cards *
- Circular Flow Arrows * (Yellow)
- Student Workbook
  - Circular Flow - pg 17

Student Procedures

1) Remind citizens that they are now members of the Enterprise Village community - a place where they will work, trade, and share. When they visit Enterprise Village, they will become producers, work in businesses, and be consumers (during scheduled breaks).
2) Explain that the class will learn about certain types of relationships between people and businesses.
3) Divide class into two groups - businesses and people - which will stand on opposite sides of the classroom. After citizens are in their groups, give each person in the "people" group a resources card. Each person in the "business" group should receive a $ card and a goods/services card.
   - Explain that people and businesses (the entire class) should go to the back of the classroom where businesses will buy resources to produce their goods and services. People will sell those resources. Explain the trading process.
     - Businesses want to exchange their money ($ card) for resources to produce their goods and services.
     - People will sell their resources (resources cards) to businesses.
     - Everyone goes to the back of the room at one time to make an exchange ($ for resource).
     - Then everyone returns to his or her original place (people or businesses).
   - When citizens have returned to their original groups, explain that they will now make another trade.

Teacher Tips

Information letters for volunteers should be sent home with students at this time.

Continue collecting ads for credit cards and debit cards from the newspaper and internet for Unit 2.

*Materials with asterisks are in the classroom kit.

Note:
You might want to demonstrate the process with a citizen from each group before the class plays the game.

4. Move to the front of the room. Explain that the "people" and "businesses" should go to the front of the classroom where businesses will sell the goods or services that they produce, and people will buy them with their $ cards. Explain the process for trading.
    - People want to exchange their money ($ cards) for goods and services (goods and services cards).
    - Businesses offer their goods and services for sale.
    - Everyone goes to the front of the room at one time to make an exchange ($ for good or service).
    - After an exchange is made, each participant gives her or his card(s) to the teacher and sits down.
5. Debrief the activity with the following questions.
    - What were people selling in the first round? *(resources)*
    - What did businesses bring to trade? *(money)*
    - What were businesses selling during the second round? *(goods and services)*
    - What did people bring to the trade? *(money)*
6. Explain that each community has an economy. Define **economy**.
7. Have citizens turn to page 17, Circular Flow in the student workbook. Refer to the large Enterprise Village Community Map and discuss the following.
    - Place the yellow arrow A at the top of the map, explaining that businesses provide goods and services to people.
    - Point out the goods and services on yellow arrow A. *(goods: bicycle and MP3 players; services: dental check-up and haircut)*
    - Ask for examples of goods and services that were exchanged in the second round. *(goods: video games, skateboard, soccer ball; services: house cleaning, piano lessons, shoe repair)*
    - Tell citizens to write "goods and services" on arrow A in the student workbook.
    - Place the yellow arrow B on the map, explaining that people pay businesses for these goods and services.
    - Tell citizens to write "money" on arrow B in the student workbook.
    - Place the yellow arrow C at the bottom of the map, explaining that people provide resources to businesses.
    - In which direction was money flowing? *(clockwise)*
    - In which direction were goods, services and resources flowing? *(counterclockwise)*
    - Define **resources**. Explain that there are three basic types of resources: human, natural, and capital.
    - Ask for examples of human resources. *(teacher, truck driver, doctor, sales person, accountant)* Ask for examples of natural resources. *(water, land, oil, coal)* Ask for examples of capital resources. *(factory, equipment, tools)* Point out that people own these resources.

Teacher Tips

Economy:
A system of production, consumption, and distribution of goods, services, and resources.

Resources:
Things and people used to produce goods and services.

Human Resources:
The skills and abilities of workers used in production.

Natural Resources:
Things used in production that occur naturally in the world, such as water.

Capital Resources:
Resources made by people, such as factories.

- Tell citizens to write "resources" on arrow C in the student workbook.
- Place the yellow arrow D on the map, explaining that businesses pay people for their resources.
- Tell citizens to write "money" on yellow arrow D in the student workbook.
- Citizens might point out that businesses own some of those resources, such as factory, but remind them that people own the businesses.

9. Remind citizens they met at the front and the back of the classroom to exchange goods, services, and resources for money. Explain these types of exchanges in the real world take place in markets. The front and back of the room were markets.
   - Define **market.**
   - Point to the word "MARKETS" on yellow arrow A and the word "MARKETS" on yellow arrow C on the map.
   - Explain that people and businesses come together in markets, yellow arrow A, where businesses supply goods and services that people demand.
   - People also come together in resource markets in the bottom arrow, where people supply resources that businesses demand.
   - Ask for examples of markets. (*physical location of a business, stock market, garage sale at people's homes, and Internet markets, such as eBay*)
   - Tell citizens to write "MARKETS" above arrow A and below arrow C.
10. Point again to the yellow arrows A and C and ask what they represent. (*the movements of goods, services, and resources between people and businesses*)
11. Point again to the yellow arrows B and D on the map and ask what they represent. (*the movements of money between people and businesses when they exchange goods, services, and resources*)
12. Define **circular flow**. Explain this entire model represents the way that economic activity flows in an economy.
13. Tell the citizens that they will learn about economic activities in future lessons.

Lesson Summary

Summarize the lesson by stating the following.

1. Resources are used to produce goods and services.
2. There are three types of resources: human, natural, and capital.
3. Money facilitates exchanges in the markets.
4. The circular flow is a model of economic activity in an economy.

Teacher Tips

Market:
A system in which people and businesses buy and sell goods, services, and resources.

Circular Flow:
A model of the movements of goods, services, resources, and money in the economy.

Social Studies Connection: Goods, Services, Resources, and Wampum

The Iroquois Indians decorated belts with wampum beads to tell their history. At times, wampum beads were used for trading. Manhattan was purchased for wampum. Dutch settlers manufactured the beads because colonists and the Iroquois used them extensively.

Have citizens draw and label a circular flow for the Iroquois and colonists: writing goods, services, and resources that they might have traded for wampum.

Language Arts Connection: Writing Prompt

Have citizens answer the following two questions after reading the writing prompt shown in the sidebar and written on the board.

1. How did both people and businesses benefit in the resources market trades in class?
2. How did both people and businesses benefit in the goods and services market trades in class?

Math Connection: Working for Goods and Services

Jacob earns $12 an hour as a teaching assistant, working 36 weeks a year. His wife, Ruth, earns $25 an hour as a financial analyst, working 52 weeks a year. Both work a full week (that is, 40 hours). What's the maximum value of goods and services that this couple could buy in markets?

Teacher Tips

Wampum:
Small tubular beads made of white or violet seashells, often strung on a leather cord; highly valued by Native Americans; used as currency (money) for the colonists.

Writing Prompt :
The most important single central fact about [markets] is that no exchange takes place unless both parties benefit.

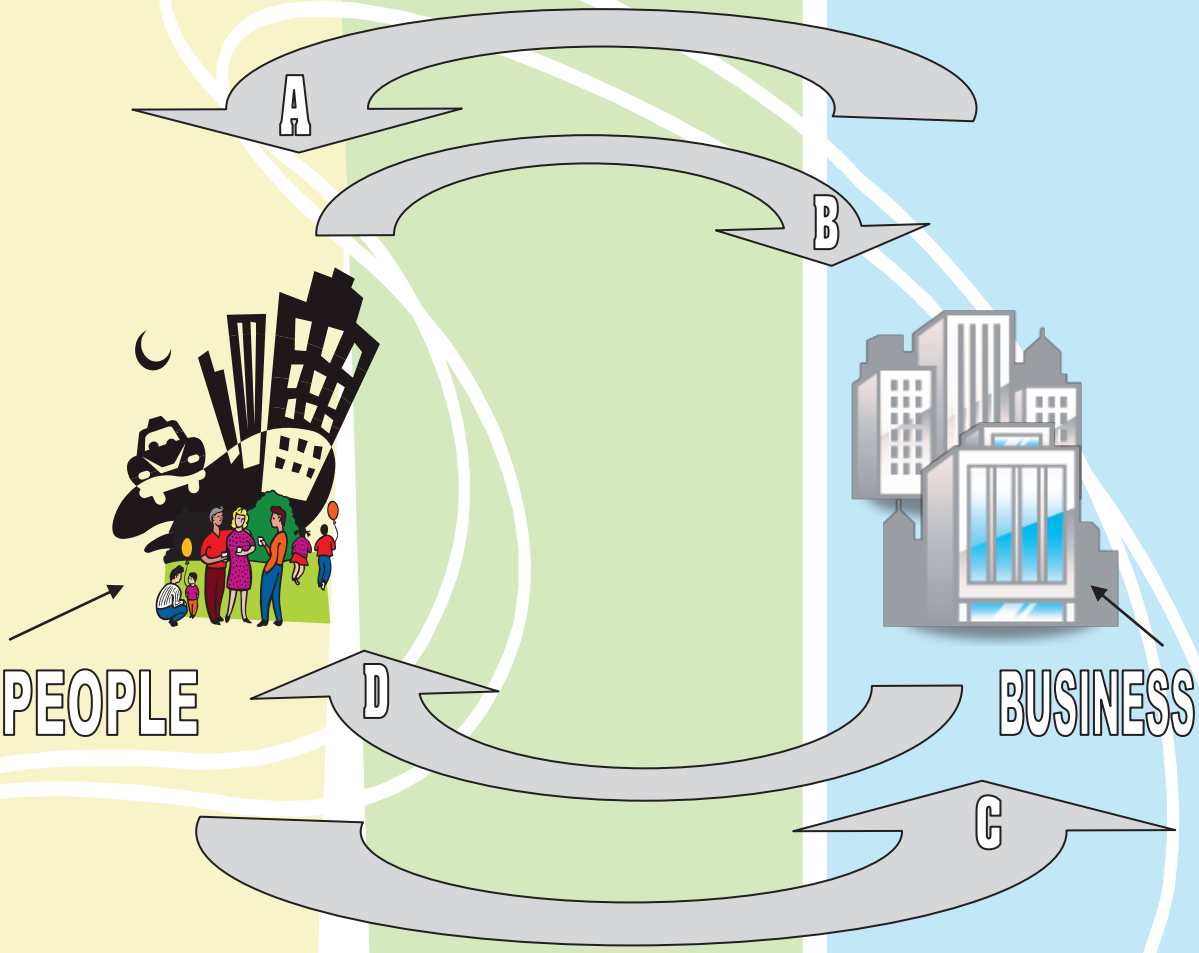
Milton Friedman
Economist

Solution:
$12 X 40 hrs X 36 = $17,280
$25 X 40 hrs X 52 = $52,000
$17280 + $52,000 = $69,280

ENTERPRISE Village

Name: _____

Circular Flow



Citizen Alert!
Enterprise Village has a circular flow, too!

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What Is Free Enterprise?

Lesson Description

This lesson introduces students to the concept of free enterprise and decision making in a market economy. Citizens examine 4 economic freedoms in a free enterprise system.

Learning Objectives

Students will be able to:

1. define scarcity and free enterprise.
2. identify the 3 basic economic questions (what, how, for whom to produce).
3. describe economic freedoms under free enterprise.

Materials

- Enterprise Village Community Map*
- Circular Flow Arrows* (Yellow)
- White or colored construction paper
- Scissors
- Crayons/Markers
- Stapler
- Chart paper
- Teacher Resource
  - Basic Economic Questions - pg 43
- Student Workbook
  - Basic Economic Questions - pg 18
  - What Is Free Enterprise? - pg 19

Student Procedures

1) Divide the class into groups of 3 or 4 citizens. Give each group 5 sheets of white or colored construction paper, one pair of scissors, one crayon or marker, a stapler, and one sheet of chart paper.
   - Explain that each group will use these resources to produce a good. They may not use additional resources other than their human resources (their skills and abilities). Allow 2 minutes for the group to decide what to produce and give it a name.
   - Allow the groups 3 minutes to produce a prototype. Define **prototype**.
   - Allow 15 minutes for groups to produce as many products as they can. Replenish paper, but do not distribute more crayons/ markers, scissors, or staplers. At the end of the time, have citizens put their materials in the middle of their work area. On their chart paper, have each group explain how they made their product (the processes they followed), who would use this product and how many they produced.
   - Let each group post their chart paper around the room. Have the class circulate around the room and using the information on the chart paper, complete the workbook, pg 18, Basic Economic Questions. (Each group will use their example and choose three other examples to answer questions.)
2. Explain that a problem exists. You happen to know that all groups have not produced enough for the people who want them. Write a number higher than the number produced in the final column.

Teacher Tips

Note:
Tell citizens to produce something simple. They will not have much time to produce it.

Prototype:
A model or sample or product to be produced.

Note:
Citizens may organize as craftspeople with each worker doing all parts. They may use an assembly line with each worker doing one or a few parts.

3. Describe this problem as scarcity. Define **scarcity**.
4. Debrief the activity by explaining that all societies have limited resources, so they must decide three things: what to produce, how to produce, and for whom to produce. Discuss the following.
    - How did you decide what to produce? (*Answers will vary.*)
    - How did you organize your resources to produce? (*Answers will vary.*)
    - There aren't enough products for people to have all that they want. Who should get them? (*tallest, smartest, richest, neediest, and so on*)
5. Explain that most economies in the world make the majority of their decisions concerning what, how and for whom to produce in markets, like the citizens experienced in the previous lesson.
6. Place the circular flow yellow arrows on the Enterprise Village Community Map, and remind citizens that goods, services, and resources are exchanged in markets.
7. Explain that this circular flow is a model of an economy that is called free enterprise. Define **Free Enterprise**.
8. Have citizens turn to pg 19, What is Free Enterprise?, in their student workbooks. Discuss each freedom that occurs within a free enterprise system.
    - Freedom to own property: (such as land, houses, and cars): Many families own houses; some own farmland. People can buy many kinds of property, such as cars, TVs, and boats.
    - Freedom to buy and sell goods and services: People can spend their money on things that they want, and businesses can sell things that they believe consumers want to buy. If people want to buy tiny computers, then businesses will produce and sell them.
    - Freedom to invest in a business and earn a profit: Many people use their savings or borrow money to buy resources and start a business. Think about all the businesses that have people's names on them! Businesses earn an income that is called a profit. Define **profit.** If a business sold a hot dog for $2.00 and its costs were $1.50, then the business would earn a profit of $ .50 on each hot dog.
    - Freedom to choose where and how to work: A person might go to college and study how to become a teacher or go to a trade school to become a carpenter. People have the right to choose their future career. If people want to work part-time rather than full-time and a business wants to hire them, they have the right to do so.
9. Have citizens complete page 19, What Is Free Enterprise?, in the student workbook. Point out that a free enterprise economy gives people and businesses many choices. Careful decision making is required by all. Explain that citizens will have many decisions when they go to Enterprise Village, such as… What will I buy?, How much cash will I need?, Should I donate to charity?

Teacher Tips

Scarcity:
A very limited supply.

Free Enterprise:
A system where private businesses have the freedom to operate with little regulation by the government.

Profit:
The money that is left over after a business pays all its costs.

Note:
Freedom incurs responsibility; that is why so many [people] fear it.

George Bernard Shaw

Note:
You will need music for lesson 4.

Lesson Summary

Summarize the lesson by stating the following.

1. The basic economic questions faced by an economy are what to produce, how to produce, and for whom to produce.
2. All economies face these questions because of scarcity - resources are limited and people can't have everything they want.
3. Free enterprise is a system in which economic decisions are made in markets by people and businesses.

Social Studies Connection: Scarcity and the Westward Expansion

After the United States was formed, many Americans began to migrate westward because good land was becoming more scarce. Settlers wanted more land and better land. They also hoped to access other resources such as gold and western water passage to the Pacific Ocean.

It has been said that there was no scarcity of land when the first settler arrived. Have citizens hypothesize how the land might have become more scarce over time.

Language Arts Connection: Freedom Isn't Free

Write the quotation from the sidebar on the board and ask citizens to write a paragraph about the following prompt: "Based on what you now know about the 4 economic freedoms, pick one freedom and describe the responsibilities that go along with it. Additionally, hypothesize and discuss why some people might consider this freedom 'frightening' or a burden."
Encourage citizens to use strategies such as outlining, mental-mapping, and/or webbing before preparing their final paragraphs. If desired, allow this activity to be conducted within small groups. Several drafts may be needed because this activity requires several steps of reasoning and prewriting.

Math Connection: Peter's Profit

Peter started a business mowing lawns in the summer when he wasn't in school. He borrowed $450 from his parents and invested in a lawn mower, rake, and lawn trimmer. Every time he mows a lawn, he uses $4 worth of gasoline and oil, $ .50 worth of bags for clipping, and pays $10 on his loan to his parents. This summer, he mowed 47 lawns and charged $25 each. What was Peter's profit?
Peter had the freedom to invest in a business and earn a profit. He also could have chosen to get a job and work for someone else. Do you think Peter made a good decision? Explain why. Explain why not.

Teacher Tips

Writing Prompt :
"Responsibility is the price of freedom."

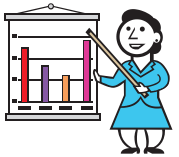
Elbert Hubbard

Solution:
$25 X 47 =
$1,175 in sales

$(4+.50 +10)X47 =
$14.50 X 47 =
$681.50 in costs

$1,175 - $681.50 =
$493.50 profit

Basic Economic Questions



ENTERPRISE Village

What to produce? **How to produce?** **For whom to produce?**

What's the name of your product?	How did you organize your resources?	How many did you produce in 15 minutes?	How many do people want?

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Name: _____

What Is Free Enterprise?

Free enterprise is very important to the American economy. A free enterprise system provides several economic freedoms to Americans. People have the responsibility to decide carefully.

- People have the freedom to own property such as land, houses, and cars.
- People have the freedom to buy and sell goods and services.
- People have the freedom to invest in a business and to earn a profit.
- People have the freedom to choose where and how to work.

Write a sentence about how each economic freedom might affect you or your family today or in the future.

1. Own property: _____

_____

_____

2. Buy and sell goods and services: _____

_____

_____

3. Invest in a business to earn a profit: _____

_____

_____

4. Choose where and how to work: _____

_____

_____

Citizen Alert!

Freedom incurs responsibility; that is why so many [people] fear it.
George Bernard Shaw

Name:_____

What Is Free Enterprise?

(Answer Key)

Free enterprise is very important to the American economy. A free enterprise system provides several economic freedoms to Americans. People have the responsibility to decide carefully.

- People have the freedom to own property such as land, houses, and cars.
- People have the freedom to buy and sell goods and services.
- People have the freedom to invest in a business and to earn a profit.
- People have the freedom to choose where and how to work.

Write a sentence about how each economic freedom might affect you or your family today or in the future.

1. Own property: *My family bought a used car.*

2. Buy and sell goods and services: *My family goes to the farmers' market to buy fruits and vegetables from local farmers.*

3. Invest in a business to earn a profit: *My family took its savings and started a small flower shop. My family bought stock in AT&T.*

4. Choose where and how to work: *My dad decided to work for the electric company when it offered him a good job as a meter reader.*

Citizen Alert!
Freedom incurs responsibility; that is why so many [people] fear it.
George Bernard Shaw

Why Do I Pay Taxes?

Lesson Description

This lesson introduces students to the role of government in a market economy. Students learn about how governments provide public goods and services. Such goods and services must be paid for with taxes.

Learning Objectives

Students will be able to:

1. define public goods and services as well as taxes.
2. describe characteristics of public goods and services.
3. explain why people pay taxes.

Materials

- Enterprise Village Community Map*
- $ cards from Lesson 2*
- Taxes Arrows* (Red)
- Music CD of your choice
- Highlighters
- Student Workbook
  - Word Search - pg 20

Student Procedures

1. Announce that you have a classroom assignment on Enterprise Village vocabulary words that must be turned in today. The assignment is located on page 20, Word Search, in the student workbook.
   - Give each citizen a $ card (used in Lesson 2). Announce that they have a choice to make. They may use their $ card to rent a highlighter to complete the word search or they may use their $ card to listen to music as they complete the word search.
   - Have citizens bring their $ cards to you. Hand out highlighters to those who are renting one.
   - Turn on the music while students complete the word search.
2. Explain that some goods and services in an economy have special characteristics.
   - They are shared by everyone. The entire class heard the music at the same time.
   - No one is prevented from using them. Even students who did not pay for the music were not prevented from listening to the music.
3. Explain that there are many goods and services with these 2 characteristics, such as national military protection and roads. These types of goods and services are called public good and services. Define **public goods and services**.
   - Ask for examples of public goods and services on the Enterprise Village community map. (*parks, roads, fire stations, police station, schools, recycling centers)*

Teacher Tips

*Materials with asterisks are in the classroom kit.

Note:
While citizens are putting cards in the stacks, slip some $ cards into the music stack if it looks like none will be place there.

Public Goods and Services:
Goods and services that are shared by everyone and anyone can use.

- Public goods and services, such as national military protection and roads use resources; and those resources must be paid for. Discuss the following:
    - When you call a plumber to your home and the plumber fixes a drain, the plumber leaves you a bill to pay for the services.
    - When you call a firefighter to your home and the firefighter puts out a fire, does the firefighter leave a bill for the services? (*no*)
    - Who pays the firefighter and pays for the truck? (*government*)

4. Remind citizens that in a free enterprise system, businesses sell goods and services to people. Define **private goods and services**. That is why the plumber left you a bill. You have the option to call a plumber and pay for his services. Public goods and services cannot be sold because everyone has the option to use them. That is why the firefighter did not leave a bill. Everyone has the right to call the fire department and not have to pay for their services.
5. Remind citizens that resources must be purchased to provide public goods and services like firefighters and the police. Where do you think the government gets the money to pay for these goods and services (*taxes*)
    - Define **taxes**.
    - Have citizens give examples of taxes they or their families have paid. (*income tax on salaries, sales tax on purchases, property tax on homes*)
6. Explain the red arrows indicate taxes from homes and businesses going into City Hall. Public Goods and Services are pointing outward from City Hall to the community and businesses.

Lesson Summary

Summarize the lesson by stating the following.

1. Public goods and services have 2 important characteristics: they are shared by everyone and no one is prevented from using them.
2. Taxes are required payments to governments.
3. Taxes pay for public goods and services.

Teacher Tips

Private Goods and Services:
Goods and services that are bought for a price.

Taxes:
Money paid to the government to support public facilities and services.

Note:
Most private schools charge tuition. Tuition limits access to them, although most have some scholarships. All citizens of certain ages may attend public schools without paying.

Social Studies Connection: Public Goods and Services and a New Nation

In 1789, Article 1, Section 8 of the United States Constitution listed several public goods and services that the USA should provide: to establish Post Offices and Post Roads, to raise and support Armies, and to provide and maintain a Navy.

Have citizens look at the Amendments to the U.S. Constitution to find out when the U.S. federal government was finally able to collect income taxes - its primary source of funds today. After they discover that it wasn't until 1914, have them research the sources of funding for the federal government in its early years (tariffs).

Language Arts Connection: Death and Taxes

Read the Benjamin Franklin quotation, written on the board, to the citizens. Given what they have learned about public goods and services, have citizens write a short paragraph on why Franklin said this about taxes.

Math Connection: Teresa's Taxes

Teresa graduated from college last year and got a job as a manager, earning $30,000 a year! She was really excited about earning so much money. After a year had passed, Teresa sat down and computed her entire tax bill. No wonder she had such a hard time making ends meet!

Federal income taxes on her salary	$3,400
Social Security and Medicare	$2,300
State income taxes on her salary	$1,000
Property taxes on her new condo	$ 800
Sales tax on her new car	$1,000
Gasoline taxes	$ 200
Sales taxes on her purchases of goods and services	$1,100

Using your estimation skills, what portion of Teresa's income goes to taxes? Report the answer in the form of a fraction.
What benefits will Teresa get from the taxes?

Teacher Tips

Writing Prompt :
"In this world nothing is certain but death and taxes."

Benjamin Franklin

Note:
Every state does not have an income tax. Citizens will learn more about taxes later.

Solution: 1/3

ENTERPRISE Village

Word Search

Name: _____

Community	Flow	Market	Economy
Human	Resource	Business	Natural
Profit	People	Good	Trade
Service	Responsibility	Circular	Capital

V	E	G	O	O	D	Z	C	I	T	I	Z	E	N	S
R	X	S	E	R	V	I	C	E	N	J	C	D	Y	H
Q	E	H	T	S	S	M	Y	M	O	N	O	C	E	A
C	S	S	E	N	I	S	U	B	L	K	V	E	A	R
F	H	Q	P	T	Y	E	N	O	M	G	L	C	W	E
I	N	I	M	O	F	W	S	D	P	U	A	R	O	V
X	R	F	K	S	N	H	U	M	A	N	R	U	L	V
G	Y	S	E	L	X	S	Q	F	R	K	U	O	F	N
L	C	O	M	M	U	N	I	T	Y	M	T	S	E	B
S	A	V	E	Z	B	Y	L	B	M	F	A	E	D	L
J	L	T	T	I	F	O	R	P	I	F	N	R	A	F
D	W	Y	I	S	C	I	R	C	U	L	A	R	R	Z
J	X	A	O	P	M	A	R	K	E	T	I	C	T	M
J	E	T	Z	Y	A	O	G	R	L	I	K	T	I	G
D	W	B	C	Q	M	C	E	L	P	O	E	P	Y	O

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ENTERPRISE Village

Name: _____

Word Search

Answer Key

Community	Flow	Market	Economy	Money
Human	Resource	Business	Natural	Citizen
Profit	People	Good	Trade	Share
Service	Responsibility	Circular	Capital	

V E G O O D Z C I T I Z E N S
R X S E R V I C E N J C D Y H
Q E H T S S M Y M O N O C E A
C S S E N I S U B L K V E A R
F H Q P T Y E N O M G L C W E
I N I M O F W S D P U A R O V
X R F K S N H U M A N R U L V
G Y S E L X S Q F R K U O F N
L C O M M U N I T Y M T S E B
S A V E Z B Y L B M F A E D L
J L T T I F O R P I F N R A F
D W Y I S C I R C U L A R R Z
J X A O P M A R K E T I C T M
J E T Z Y A O G R L I K T I G
D W B C Q M C E L P O E P Y O

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What Is Philanthropy?

Lesson Description

This lesson introduces students to the role of philanthropy in a community. Citizens learn how markets don't always provide things that communities need. Therefore, citizens and businesses engage in philanthropy (charitable giving) to support nonprofit organizations that work to make the community better. Citizens also learn about opportunity cost.

Learning Objectives

Students will be able to:

1. define philanthropy and opportunity cost.
2. describe the role of nonprofit organizations.
3. explain the opportunity cost of decisions.

Materials

- Enterprise Village Community Map*
- Circular Flow Arrows* (Yellow)
- Teacher Resource
  - Family Cards - pgs 57-59
  - Unified Giving Pledge Sheet - pg 63
  - Debriefing Script - pg 67
- Student Workbook
  - Do You Have Enough - pg 21
  - So Many Choices - pg 22
  - Unit 1-Test: The Big Move - pg 23
  - EV-Connect: A Family Newsletter - pg 25

Student Procedures

1. Remind citizens that they have learned much about a free enterprise market economy. They have seen how people and businesses interact and how public goods and services are provided by governments. Now they will examine another part of the economy.
2. Use the Enterprise Village Community Map, and place the yellow arrows to remind citizens that citizens sell their resources in the resource market and receive money, which they then use to buy goods and services from businesses.
3. Divide the class into 8 groups of 2 - 4 citizens. Tell them to take their student workbook with them. Assign a different family card to each group.
   - Point out that each family has the number of resource units at the top of each card. Each resource unit may be traded for one unit of food, one unit of clothing, or one unit of shelter. Each family member needs one unit of food, one unit of clothing, and one unit of shelter.
   - Explain that they have 2 minutes to read their cards and decide how much food, clothing, and shelter they will purchase for their family.
4. Tell citizens to turn to page 21, Do You Have Enough?, in their student workbook.
   - Have a citizen from each group stand and read the family card, report its number of resource units, and state how many units of food, clothing, and shelter that it received.
   - Other citizens should write these amounts in their student workbooks.

Teacher Tips

Note:
Send home student permission slips and begin collecting money from students.

Note:
Family Cards, pages 57-59, will need to be copied for this lesson. Laminate them for future use.

- Ask if citizens see any problems or issues with the results. *(Some families have a lot, some have very little.)*
- Ask what they could do about it. (*Give some extra food, clothing, or shelter to others*)
- Explain that the amount of resource units is different for people in this world, depending on how many resources they own and the value of their resources. People sell these resources to earn money.

5. Tell citizens that they will learn more about earning income in Unit 3. Point out that a free enterprise system doesn't guarantee that all people will have everything they want or that they will get the same amount.
6. Review that a community is a place where people live, work, trade, and share.
   - Define **philanthropy**.
   - Remind them that their offer to give some of their extra food, clothing, or shelter to others is an example of philanthropy.
   - Ask for an example of philanthropy found on the Enterprise Village Community Map. (*animal shelter*)
7. Philanthropy is a method of sharing. People help others by giving the 3 W's: wealth (*giving money*), work (*volunteering to help with work*), and wisdom (*giving others the advantage of their knowledge*).
   - Using resource page 63, Unified Giving Pledge Sheet, explain that the citizens will use this pledge sheet in Unit 3. As citizens they should be aware of the different agencies that supply help to people in their community.
   - Tell citizens that they will have an opportunity to donate Enterprise Village money to Unified Giving at Enterprise Village.
8. At times, governments help people with social programs, such as unemployment compensation, Medicaid, and government-subsidized housing. But, governments can't deal with all problems and issues. People and businesses engage in philanthropy to share with others.
9. Point out that philanthropy is not always helping the poor and needy; sometimes it is developed to increase the well-being of people in other areas, such as education, religion, health, or other good causes. Organizations that depend on philanthropy are usually referred to as nonprofit organizations (nonprofits). Define **nonprofit organizations** .They do not participate in markets, like businesses, because they do not seek a profit.
10. Explain that the Pinellas Education Foundation is a non-profit, 501.3 organization and has a coveted Four Star rating for sound fiscal management by The Charity Navigator. This rating indicates that it outperforms most charities in America in its efforts to operate in the most fiscally responsible way. The Pinellas Education Foundation is a coalition of business and community leaders who work together to improve the quality of public education. They do this by advocating for public education reform, creating programs to improve student and teacher performance, and raising funds for scholarships, grants, and teacher recognition. Some of the most successful Foundation programs are the Doorways Scholarship Program, Enterprise Village and Finance Park, Teach for Excellence Classroom Grants, and the Frances Stavros Career Education Scholarships. Nonprofits are an important part of a free enterprise economy.
11. Remind citizens that there are four basic things that people do in a community - live, work, trade, and share. Remind citizens that there are limited resources in the world, and people can't have everything they want (i.e. scarcity). Every time people make a decision about these four things, they give up something else.

Teacher Tips

Philanthropy:
The effort to increase the well-being of people through charitable giving.

Nonprofit Organizations:
An organization which exists for charitable reasons, and from which the owners do not benefit from the profit, but rather use the proceeds to help pursue its goals.

Note:
For more information about the Pinellas Education Foundation visit their website at www.pinellaseducation.org

- If the Washington family decides to live in an expensive house, then the family gives up other things.
- If Ramon and Eduardo decide to spend their free time playing soccer then they give up another activity.
- If the Kim family donates $1,000 to a nonprofit organization, it is giving up $1,000 worth of other goods and services.
- If Lucita Davila takes a day off to go to her son's baseball tournament, she might give up a day of her vacation from work.

12. Every time a decision is made, an opportunity cost is incurred. If you have $7 to spend and you decide to go to a movie and not go bowling with your friends, then bowling with your friends is your opportunity cost. Define **opportunity cost**.
13. Explain that individuals, families, businesses, nonprofit organizations, and governments have opportunity costs when they make decisions about using scarce resources.
14. Have citizens turn to page 22, So Many Choices, in their student workbooks. Tell them to complete the page. When they are finished, have a few citizens share a choice and identify the opportunity cost.

Lesson Summary

Summarize the lesson by stating the following.

1. Philanthropy is the effort to increase the well-being of people through charitable giving.
2. Nonprofit organizations depend on philanthropy to increase the ability of others.
3. All economic decisions have an opportunity cost because resources are scarce.

Unit Wrap Up

1. Debrief this unit with Resource sheet - Unit 1 Debriefing Script.
2. Assign the optional Unit 1 Test on page 23 in the student workbook.
3. Ask citizens to tear out the Enterprise Village Connect on page 25 in their student workbooks to share with their families.

Teacher Tips

Opportunity Cost: The alternative given up when a choice is made or the next best alternative if there are several.

Social Studies Connection: Philanthropy in the United States

Philanthropy has a great history in the United States. Benjamin Franklin started America's first circulating library so more people could read books. In the late 1800's, Andrew Carnegie started Carnegie Hall in New York. In the late 1900's, Bill and Melinda Gates started a foundation to improve education and to help rid the world of terrible diseases.

Have citizens work in groups and generate an idea for a philanthropic organization that they would like to start in their community.

Language Arts Connection: Opportunity Cost

Write the expression from the sidebar on the board. Have citizens write a brief story about a time that they thought they were getting a free lunch in making a choice, and then they discovered that there was an opportunity cost!

Math Connection: Charitable Giving

Using the following table, compute the mean for monthly charitable giving for the Adams family.

Monthly Charitable Giving for the Adams Family

January	$ 125
February	$ 244
March	$ 156
April	$ 175
May	$ 215
June	$ 183

Teacher Tips

Writing Prompt : There's no such thing as a free lunch!

Mean: A number equal to the sum of numbers divided by how many numbers are in the set.

Solution: (125+244+156+175+215+183)/6 = 1098/6 = 183

ENTERPRISE Village

Family Cards

TREVINO FAMILY - 2 RESOURCE UNITS

Ellen Trevino, 75, lives in an apartment that she rents. Ellen tries to live on the Social Security payments that she receives from the U.S. government and on her savings, but it is always a struggle to make ends meet. Decide how much food, clothing, and shelter this family will get.

_____ units of food _____ units of clothing _____ units of shelter

SMITHSON FAMILY - 7 RESOURCE UNITS

Kira has a steady job as an assembler at a local appliance factory. Her employer provides health care and day care. She earns enough so that she and her baby have the basics, but not many extras. Decide how much food, clothing, and shelter that this family will get.`

_____ units of food _____ units of clothing _____ units of shelter

WELLER FAMILY - 10 RESOURCE UNITS

Jon is a mechanic at a service station. His wife stays home with their three-year old son, Jason. Jon's skills are good, therefore he earns an average income. That's good because Jason is always outgrowing his clothes! Decide how much food, clothing, and shelter this family will get.

_____ units of food _____ units of clothing _____ units of shelter

FORD FAMILY - 8 RESOURCE UNITS

Rawn and Nancie's children are grown and no longer live at home. They are looking forward to retirement. Bad luck hit them recently when their home burned down, and their insurance wasn't enough to cover everything. Decide how much food, clothing, and shelter this family will get.

_____ units of food _____ units of clothing _____ units of shelter

Family Cards

ZHAO FAMILY - 24 RESOURCE UNITS

Chen and Jin have good banking jobs and earn very good income. They have three daughters - Lian, Mulan, and Won. Last year they visited their relatives in Xian, China. Decide how much food, clothing, and shelter this family will get.

_____ units of food _____ units of clothing _____ units of shelter

DAVILA FAMILY - 14 RESOURCE UNITS

Lucita has an excellent job as computer programmer. She lives in a nice house in the suburbs with her two sons. Ramon and Eduardo. The boys spend a lot of time practicing soccer and competing in tournaments. Decide how much food, clothing, and shelter that this family will get.`

_____ units of food _____ units of clothing _____ units of shelter

KOVAC FAMILY - 30 RESOURCE UNITS

Alen and Jasmina Kovac came to the United States from Bosnia. After they became citizens, they opened a Bosnian restaurant. Business has been excellent. Their two teenagers help them in the evenings and on weekends. Decide how much food, clothing, and shelter this family will get.

_____ units of food _____ units of clothing _____ units of shelter

JOHNSON FAMILY - 10 RESOURCE UNITS

Leonard lost his job when his factory closed. He and his wife, Meg, live in a rural area where there aren't many job opportunities. They can only find part-time work. They worry about taking care of their three children. Decide how much food, clothing, and shelter this family will get.

_____ units of food _____ units of clothing _____ units of shelter

Name: _____

Do You Have Enough?

Directions: *Listen to the stories of the eight families. Record the number of people in the family, number of resource units, and how much food, clothing, and shelter each received.*

1. The Trevino family has ____ family member with ____ resource units. The family bought ____ food, ____ clothing, and ____ shelter units.
2. The Smithson family has ____ members with ____ resource units. The family bought ____ food, ____ clothing, and ____ shelter units.
1. The Weller family has ____ family members with ____ resources units. The family bought ____ food, ____ clothing, and ____ shelter units.
2. The Ford family has ____ family members with ____ resources units. The family bought ____ food, ____ clothing, and ____ shelter units.
3. The Zhao family has ____ family members with ____ resource units. The family bought ____ food, ____ clothing, and ____ shelter units.
4. The Davila family has ____ family members with ____ resource units. The family bought ____ food, ____ clothing, and ____ shelter units.
5. The Kovac family has ____ family members with ____ resource units. The family bought ____ food, ____ clothing, and ____ shelter units.
6. The Johnson family has ____ family members with ____ resource units. The family bought ____ food, ____ clothing, and ____ shelter units.

Citizen Alert!
Social philanthropists support programs that deal with broad social change, such as eliminating disease and cleaning the environment

ENTERPRISE Village

Name: _____

Do You Have Enough?

Answer Key

Directions: *Listen to the stories of the eight families. Record the number of people in the family, number of resource units, and how much food, clothing, and shelter each received.*

1. The Trevino family has **1** family member with **2** resource units. The family bought ____ food, ____ clothing, and ____ shelter units.
2. The Smithson family has **2** family members **7** with resource units. The family bought ____ food, ____ clothing, and ____ shelter units.
3. The Weller family has **3** family members with **10** resources units. The family bought ____ food, ____ clothing, and ____ shelter units.
4. The Ford family has **2** family members with **8** resources units. The family bought ____ food, ____ clothing, and ____ shelter units.
5. The Zhao family has **5** family members with **2** resource units. The family bought ____ food, ____ clothing, and ____ shelter units.
6. The Davila family has **3** family members with **14** resource units. The family bought ____ food, ____ clothing, and ____ shelter units.
7. The Kovac family has **4** family members with **30** resource units. The family bought ____ food, ____ clothing, and ____ shelter units.
8. The Johnson family has **5** family members with **10** resource units. The family bought ____ food, ____ clothing, and ____ shelter units.

Citizen Alert!
Social philanthropists support programs that deal with broad social change, such as eliminating disease and cleaning the environment.

ENTERPRISE Village

Unified Giving Pledge Sheet

Good citizens are people who accept their share of responsibility for making Enterprise Village a better place.

Individuals demonstrate their citizenship by giving money to Unified Giving. The donated money is then distributed to programs which serve the community.

Unified Giving Pledge

Business Name: _____

Unified Giving

PINELLAS EDUCATION FOUNDATION

Big Brothers Big Sisters of Pinellas County

American Red Cross

My employees are aware of Unified Giving and it's purpose and we pledge to give our total support.

_____

Manager

BOY SCOUTS OF AMERICA

STAVROS INSTITUTE
A program of Pinellas County Schools and the Pinellas Education Foundation

ENTERPRISE Village

So Many Choices

Name: _____

Directions: *Review each row of items. Each option may look interesting, but you must choose **one** from the alternatives provided in each row.*

Bicycle

Ipod Touch

Playstation 3

Nintendo DSI

Concert Tickets

New Tennis Shoes

Movie Tickets

Music CD

Basketball

1. Circle the item in each row that you would most want to purchase.
2. Consider the alternatives in each row that you did not select. Which item in each row was your second choice? Your second choice is the opportunity cost.
3. Place an "X" on the opportunity cost in each row.

Unit 1 Debriefing Script

Review the following with the citizens. Citizens provide the answers in parentheses.

1. We have just completed the first unit for Enterprise Village. These five lessons had a theme: Community and Economy. When we go to Enterprise Village in a few weeks, you will work in a business that is a part of the community. We've already learned what a community is: (*a place where people live, work, trade, and share*). When people share in an effort to increase the well-being of others in a community, its called: (*philanthropy*). You will share, work, trade, and live - for one day - at Enterprise Village, as citizens. We're all citizens now, not students, correct? And, as citizens, we have rights, but along with our rights come: (*responsibilities*). We learned about those in a card game on our first day.

2. Each community has an economy - a way it produces, consumes and distributes its goods and services. We created an economy here in our classroom! Remember? Businesses bought human, natural, and capital resources in the back of our classroom from people. Then people bought the goods and services from businesses later in the front of the classroom. We had markets in the back and front of the classroom. Markets are places where economic activity takes place.

3. Enterprise Village has an economy in its community, and there will be many times when goods, services, and resources will be exchanged. That activity - that flow of goods, services, resources, and money - is called the circular flow of economic activity. In our classroom we have a model of circular flow on our Enterprise Village Community Map. You are also creating them in your student workbooks. Maybe you'd like to try to explain circular flow to someone in your family tonight. Telling someone else is a good way to practice what you've learned.

4. When we visit Enterprise Village, you will work in various businesses, selling goods and services. Some business teams will make economic decisions about how to price products to generate a profit and how to advertise products to attract customers. What is the term that relates to economic decisions made in markets? (*free enterprise*)

5. Some prices will be higher because there aren't very many of those items and many people want to buy them. Some will be lower because those items aren't as popular. It may take 2 paychecks to buy some of the goods. It may be difficult for you to hold onto your money and not spend it on your first shopping break. Decisions can be difficult - in life and at Enterprise Village. Some difficult choices, however, can be well worth the challenge.

6. Although we do not pay taxes when we get to Enterprise Village, you learned that paying taxes provides the upkeep of our roads, provides public education, police stations, fire stations, our parks, and some recycling centers.

The Big Move

Name: _____

Directions: Use the following word bank to complete the story below.

business	markets	public	capital
natural	profit	circular flow	nonprofit
scarcity	community	opportunity cost	taxes
enterprise	philanthropy	human	private

The moving truck pulled in front of Josh's new house in a new town. Josh was unhappy that his father took a job in a completely different _____. His dad's _____ resource was very valuable to the _____ that hired him, but he'd have to learn to work with new _____ resources, like fancy computers. His dad was happy to work for a solid company that earned a big _____ for the past three years. Josh's mom was pleased. She liked to hike, and the nearby forests and mountains provided great _____ resources. The decision to move had many benefits for his family, but Josh had to give up his friends - a terrible _____ _____. Their new house was nice and much bigger, but his dad mentioned that they must pay higher property _____ to the local government to pay for all the _____ goods and services.

The next day, Josh took a walk to look at the new town. It was so busy! Josh saw people going to work at different places. He saw people shopping at stores, buying _____ goods and services. He saw people working at an animal shelter, a _____ organization. The animal shelter was a good example of _____, showing that people shared in his new town. Best of all, some kids invited him to play four square. They said that they used to play softball often, but there was a _____ of land. Josh's new house was built on the old ball field. Decisions like that happen in _____ in a free _____ economy. People and businesses buy and sell goods, services, and resources all the time - it's that _____ _____ of economic activity! Josh went home tired and happy, knowing that his new town isn't all that different. He just might like this new town.

The Big Move

Answer Key

Name: _____

Directions: Use the following word bank to complete the story below.

business	markets	public	capital
natural	profit	circular flow	nonprofit
scarcity	community	opportunity cost	taxes
enterprise	philanthropy	human	private

The moving truck pulled in front of Josh's new house in a new town. Josh was unhappy that his father took a job in a completely different ***community*** . His dad's ***human*** resource was very valuable to the ***business*** that hired him, but he'd have to learn to work with new ***capital*** resources, like fancy computers. His dad was happy to work for a solid company that earned a big ***profit*** for the past three years. Josh's mom was pleased. She liked to hike, and the nearby forests and mountains provided great ***natural*** resources. The decision to move had many benefits for his family, but Josh had to give up his friends - a terrible ***opportunity*** ***cost***. Their new house was nice and much bigger, but his dad mentioned that they must pay higher property ***taxes*** to the local government to pay for all the ***public*** goods and services.

The next day, Josh took a walk to look at the new town. It was so busy! Josh saw people going to work at different places. He saw people shopping at stores, buying ***private*** goods and services. He saw people working at an animal shelter, a ***nonprofit*** organization. The animal shelter was a good example of ***philanthropy***, showing that people shared in his new town. Best of all, some kids invited him to play four square. They said that they used to play softball often, but there was a ***scarcity*** of land. Josh's new house was built on the old ball field. Decisions like that happen in ***markets*** in a free ***enterprise*** economy. People and businesses buy and sell goods, services, and resources all the time - it's that ***circular*** ***flow*** of economic activity! Josh went home tired and happy, knowing that his new town isn't all that different. He just might like this new town.

EV-Connect: A Family Newsletter

Community and Economy

Your child just completed the first unit for the Enterprise Village curriculum. The goal with experiential learning programs, such as Enterprise Village, is to help students see how classroom learning relates to real-world events. Each lesson's title is a question to enhance that learning connection: What is a Community? What Is an Economy? What Is Free Enterprise? Why Do I Pay Taxes? What Is Philanthropy?

You are encouraged to further strengthen these learning connections by engaging your child in conversations around some of the Enterprise Village prompts listed below.

Students learned how people are members of a community in which they live, work, trade, and share. They took a pledge to become citizens of Enterprise Village, and that oath required an understanding of the rights and responsibilities of citizenship.

Enterprise Village citizens tackled the "circular flow of economic activity" as they examined the movements of goods, services, and resources (human, natural, and capital), and money between people and businesses. This concept will be revisited several times over the next few weeks. Further, when citizens visit Enterprise Village, they will become an integral part of that cycle as they operate their businesses and become consumers purchasing products in the simulated community.

Through a series of classroom exercises, students recognized that resources are scarce and that people cannot have everything they want. Decisions must be made about what to produce, how to produce, and for whom to produce (i.e. basic economic questions). Further, economies cannot provide everything people want, so market prices help to allocate goods, services, and resources. Students learned that governments play an important role in an economy by providing public goods and services which are paid by taxes. Philanthropic activities and nonprofits increase the well-being of people through charitable giving. Students learned that when people share their "three W's" - work, wealth, and wisdom - communities are greatly enhanced.

EV-TALK!

Ask your child about the Enterprise Village DVD that was shown in class.

EV-TALK!

Ask about citizens' rights and responsibilities in a community. Offer some "home" examples.

EV-TALK!

Ask your child about the products the class created, using limited resources.