

EC101 Microeconomics Final Exam Study Guide

Chapter 1: Ten Principles of Economics

1. People Face Trade- Offs

- a. **Efficiency**: reaping the most one can from its scarce resources
- b. **Equality**: distributing economic prosperity uniformly among the members of society
- c. "There ain't such thing as free lunch" → we must give something up in order to obtain something else

2. The Cost of Something Is What You Give Up to Get It

- a. Cost benefit analysis
- b. **Opportunity cost**: what you must give up in order to get something else

3. Rational People Think At the Margin

- a. **Rational people**: people who systematically and purposefully do the best they can to achieve their objectives/ goals
 - i. Only buy something if the marginal benefits > marginal costs

4. People Respond to Incentive

- a. **Incentives**: something that encourages somebody to act a certain way
- b. Peltzman effect: seatbelt example with the seatbelts
 - i. Conclusion: His study concluded that the seat belt law *increased* deaths on the road. The number of deaths of passengers decreased but the number of accidents increased, which mean that pedestrians and bikers and such were also killed.

5. Trade Can Make Everyone Better Off

- a. Allows for specialization to occur and a greater variety of goods and services to exist

6. Markets Are Usually a Good Way to Organize Economic Activity

- a. **Market economy**: an economy that allocates resources through the decentralized decisions of many firms and households as they interact in markets for goods and services
- b. Adam Smith developed the theory of the "Invisible Hand"
 - i. The invisible hand that leads you to pursue your own economic interests benefits the society as a whole more than if you were trying to bolster the economy as a whole

7. Governments Can Sometimes Improve Market Outcomes

- a. Governments have established property rights to allow for an individual to control a scarce resource

8. A Country's Standard of Living Depends on Its Ability to Produce Goods and Services

- a. **Productivity**: the quantity of goods and services produced from each unit of labor

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The Princeton Review



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