



# Economic Education for Consumers

By Roger LeRoy Miller, Alan D. Stafford

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### Editorial Review

#### Review

1. Consumers: The Engine that Runs the Economy. Decisions, Decisions. Make Decisions. Understand Economic Systems. Consumer's Role in the Economy. Advertising and Consumer Decisions. Be a Responsible Consumer. 2. Buying Technology Products: Let's Talk Tech. Technology and Consumer Choice. Move into Cyberspace. Choose a Personal Computer. Shop on the Net. Protect Yourself on the Internet. 3. Consumer Protection: Rights, Responsibilities, Resolutions. Consumer Rights and Responsibilities. Government and Consumer Protection. Deception and Fraud. Resolve Consumer Problems. 4. Choose a Career: Get a Job. Get to Know Yourself. Explore Careers. Apply for a Job. Interview Successfully. Prepare for the Future. 5. Taxes: How Much Income Will You Keep?. Taxes and Your Paycheck. File a Tax Return. Taxes and Government. Government Spending. 6. Budgeting: How Will You Use Your Money?. Choose Financial Goals. Track Income and Expenses. Your Budget Worksheet. Create Your Budget for the Year. 7. Banking Services: Where to Stash Your Cash. How Banks Work. Use Your Checking Account. Electronic Banking. Balance Your Checkbook. Other Banking Services. 8. Saving: Plan for Financial Security. Why Save? Savings Institutions and Account. Save with Safety. Simple and Compound Interest. 9. Investing: Prepare for Your Future. Investing Basics. How to Invest in Corporations. How to Invest in Mutual Funds. Research Investments. Retirement and Other Investments. 10. Credit: You're in Charge. What is Credit?. How to Qualify for Credit. Sources of Consumer Credit. Credit Rights and Responsibilities. Maintain a Good Credit Rating 11. Budget Essentials: Food, Clothes, Fun. Nutrition Facts. Shop for a Healthful Diet. Evaluate Clothes Choices. Recreation and Travel. 12. Transportation: How Will You Get There?. Transportation Basics. How to Choose a Car. To Buy or Lease? The Car-Buying Process. How to Maintain a Car. 13. Housing: A Place to Call Home. Your Housing Options. How to Rent an Apartment. How to Buy a Home. How to Furnish Your Home. 14. Automobile and Home Insurance: Sharing the Risk. Insurance Basics. Automobile Insurance. Home Insurance Coverage. Providers and the Claims Process. 15. Health and Life Insurance: Your Personal Security. Health Insurance Basics. Health Insurance Plans. Choose a Health Plan. Health Care Rights and Responsibilities. Life Insurance. 16. Choose Services: When You Need Help. Health Care Providers. Legal Service Providers. Government Assistance. 17. Global Economy: What It Means to You. The Nature of International Trade. U.S. Economy and World Trade. Government and the Economy. It's a Global Economy.

#### About the Author

Roger LeRoy Miller, Ph.D. has served on the faculty of several universities, including the University of Washington, Clemson University, and the University of Miami School of Law. As a professor, he has taught intellectual property law and entertainment law, among other subjects. A widely published and respected author, his work has appeared in the Insurance Counsel Journal, Defense Research, California Trial Lawyers Journal, Antitrust Bulletin, Wisconsin Law Review, and Connecticut Law Review. He has authored or co-authored numerous authoritative textbooks on law, including *BUSINESS LAW: TEXT & CASES*; *BUSINESS LAW TODAY: TEXT & SUMMARIZED CASES*; and *THE LEGAL ENVIRONMENT TODAY*. Professor Miller completed his studies at the University of California at Berkeley and University of Chicago.

Alan D. Stafford is a Professor Emeritus of Economics and Director of Planning for Niagara County Community College. He earned an MBA and MEd in Social Studies Education from the State University of New York at Buffalo. Professor Stafford taught secondary social studies for fourteen years before joining the faculty of NCCC in 1981. He is the author or co-author of a variety of economics and consumer economics

texts and received the New York State Chancellor's Award for Excellence in Teaching in 1998.

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