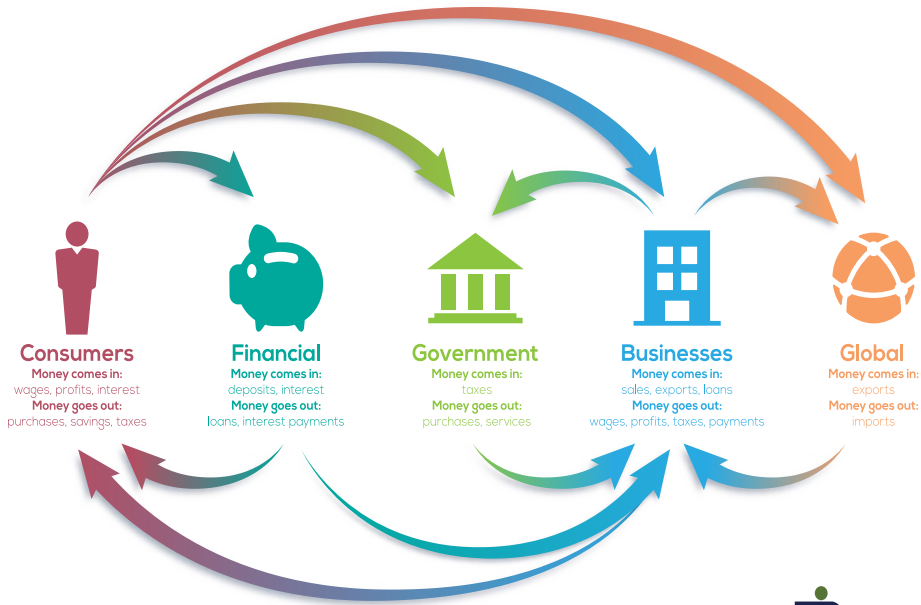


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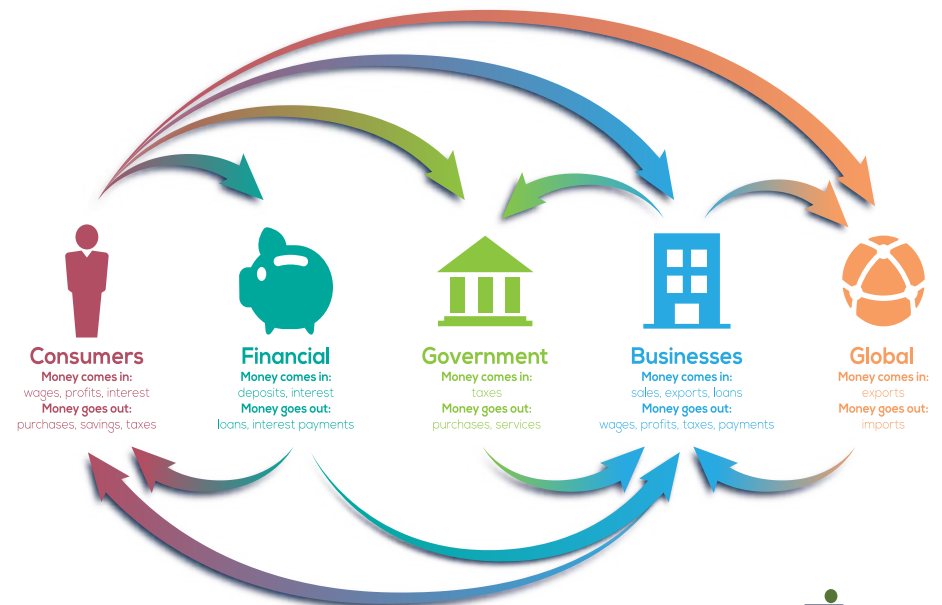


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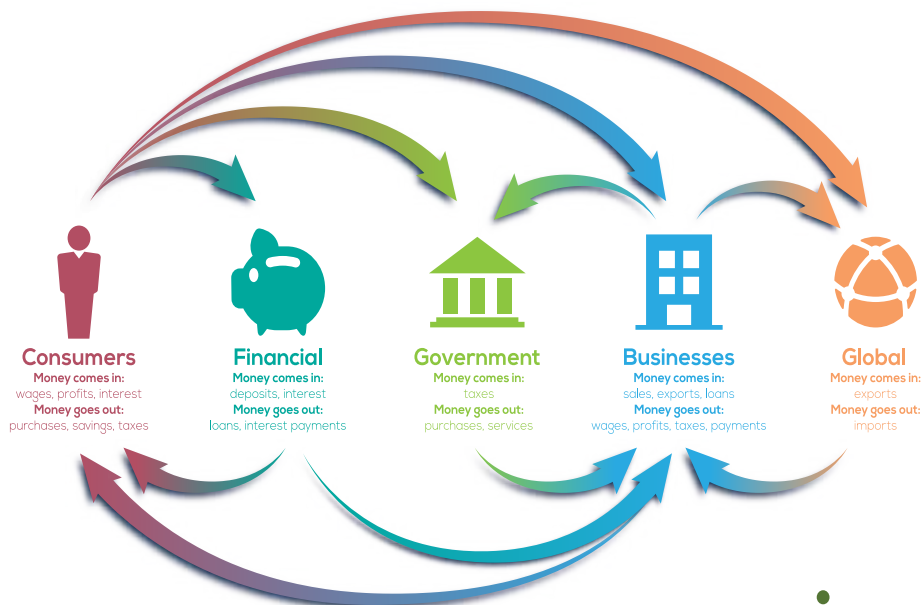


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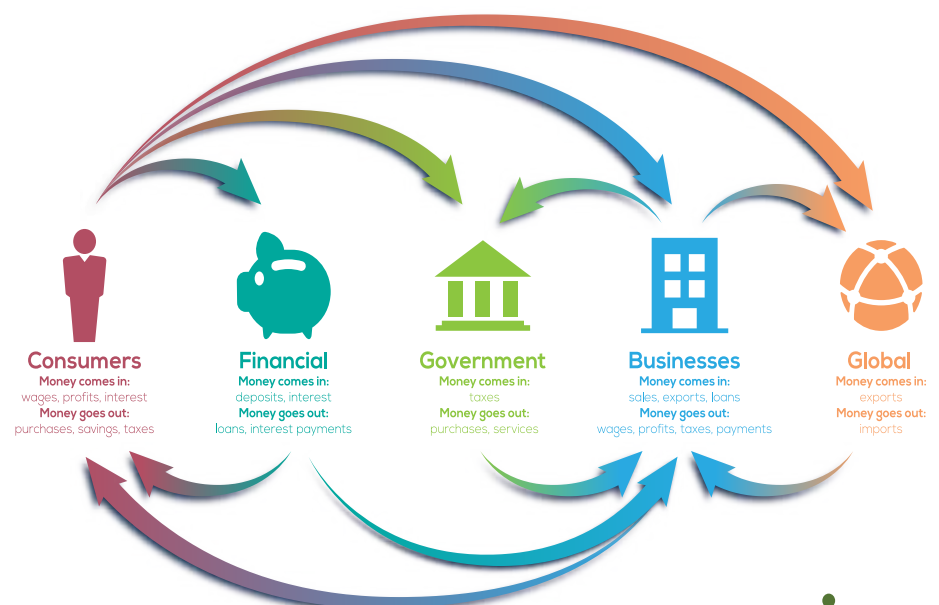


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Scarcity

Coltan is a metallic ore from which tantalum is extracted. Tantalum is used to manufacture cell phones and other electronic equipment. The majority of this ore is found in the Democratic Republic of Congo. In this scenario fighting and political unrest has flared up in the DRC. This has put a halt on Coltan mining.



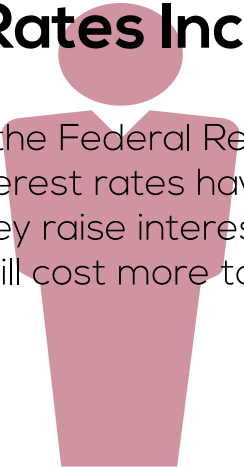
Sanctions

The United States is one of the world's largest exporters of wheat. Canada is one of the countries that import a good amount of wheat from the United States. In this scenario Canada is upset at the United States for a recent movie produced in the United States that makes fun of Canadians. Canada implements economic sanctions on the United States and halts the wheat export to that country.



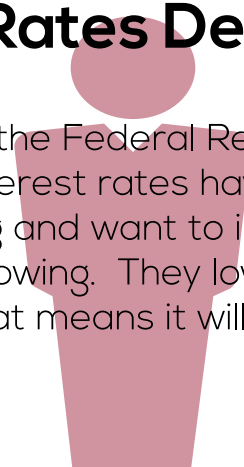
Interest Rates Increased

In this scenario the Federal Reserve Bank decides that interest rates have been too low for too long. They raise interest rates by 1%. That means it will cost more to borrow money.

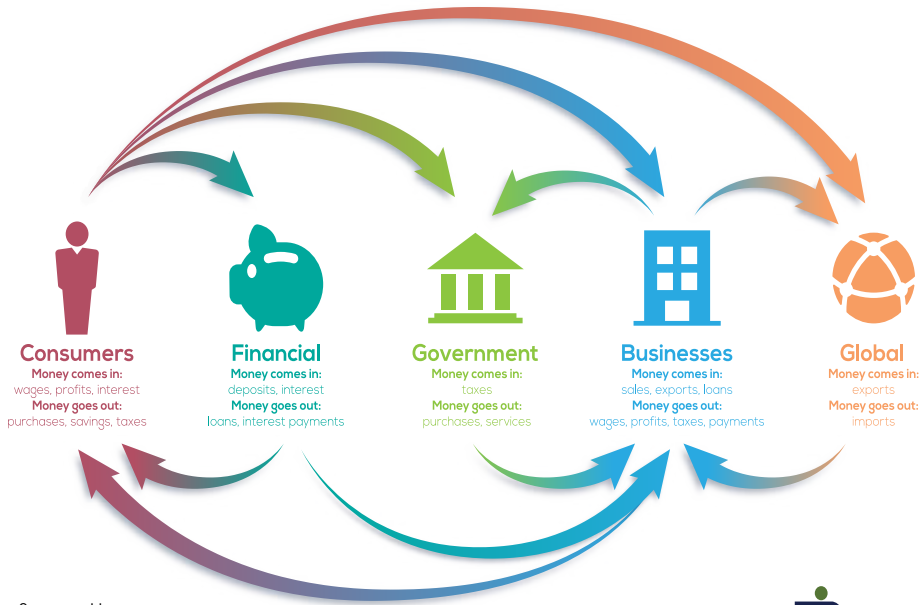


Interest Rates Decreased

In this scenario the Federal Reserve Bank decides that interest rates have been too high for too long and want to increase the amount of borrowing. They lower interest rates by 1%. That means it will cost less to borrow money.



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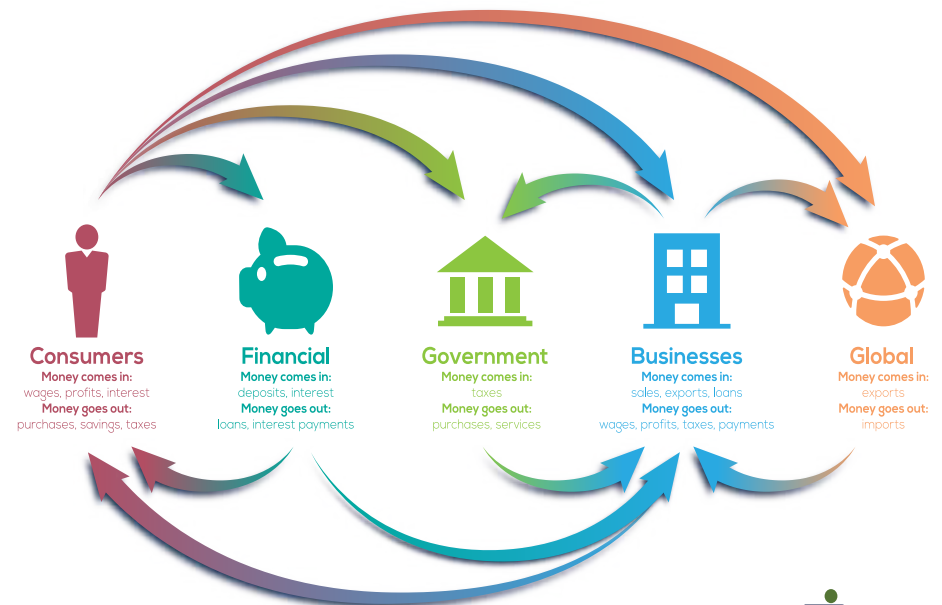


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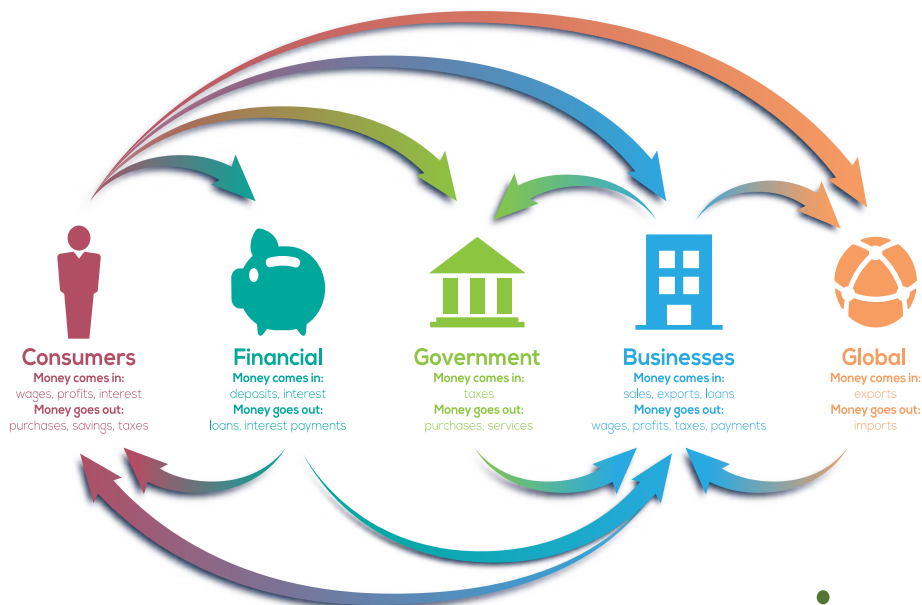


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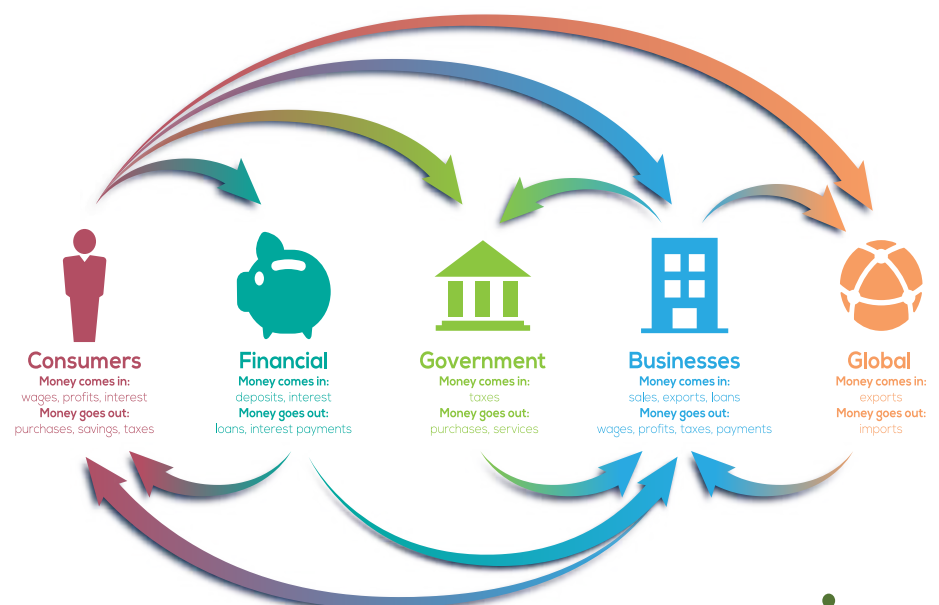


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Minimum Wage Increase

In this scenario there is a big push from the public to raise the minimum wage. The State appeals to the masses and raises the minimum wage from \$9.10 per hour to \$15 per hour in your state.



Big Business Comes to Town

In this scenario Walmart opens up in your town. Up to this point your town has only consisted of small shops.



Big Business Leaves Town

In this scenario the local lumber mill that employed many of the town's population closes down.

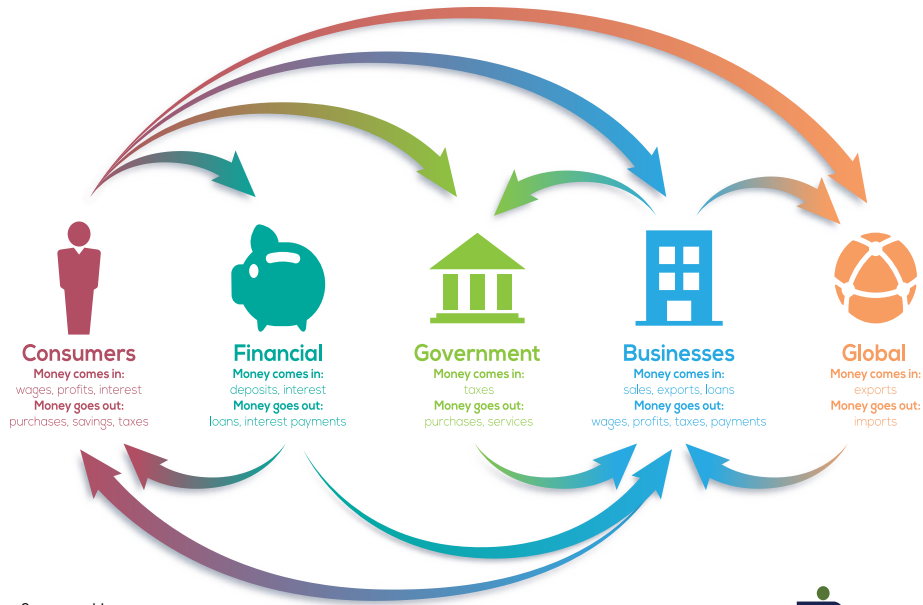


Unemployment Increases

In this scenario the United States is suffering from a recession (period of temporary economic decline) and the unemployment rate increases drastically.



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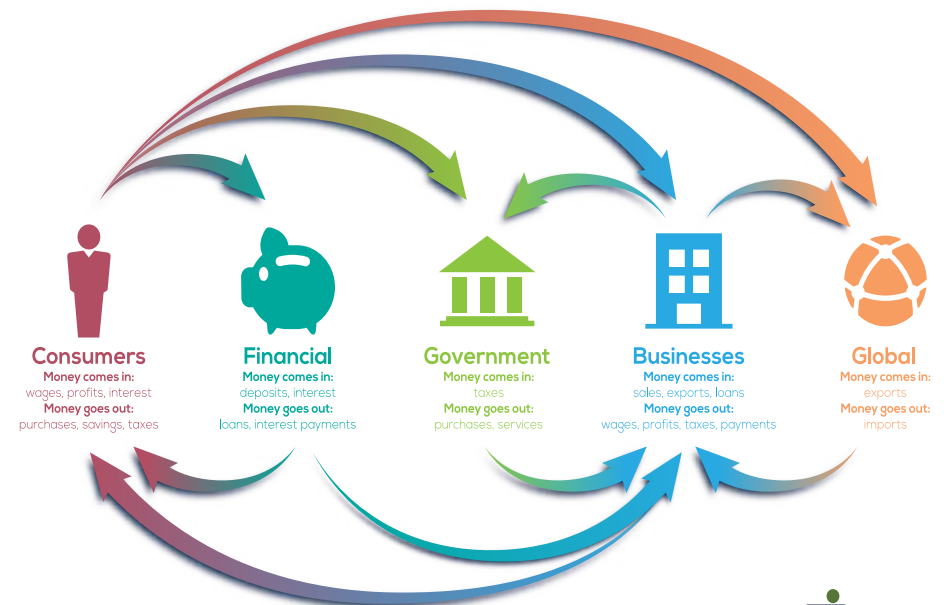
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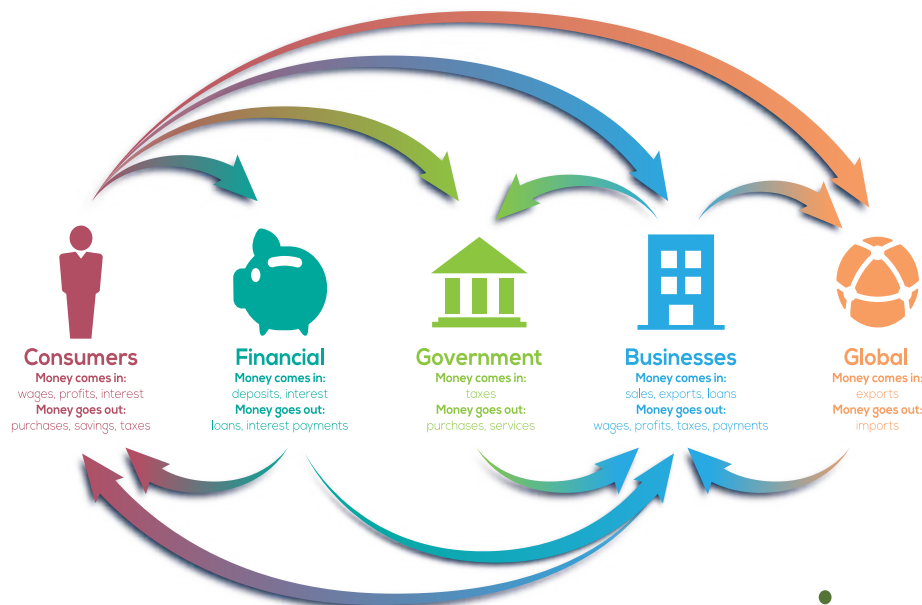
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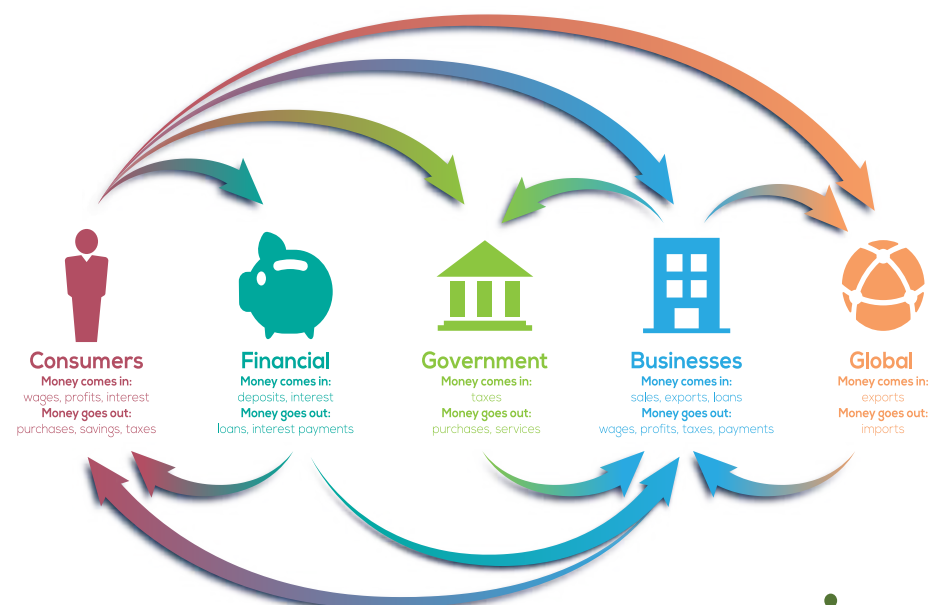
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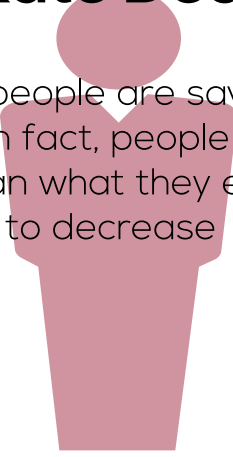
Unemployment Decreases

In this scenario the United States is enjoying economic growth and the unemployment rate decreases greatly.




Savings Rate Decreases

In this scenario people are saving less on a national scale. In fact, people are spending more money than what they earn. This causes the savings rate to decrease drastically.



Savings Rate Increases

In this scenario people are saving more on a national scale. In fact, people are saving a good amount of what they earn each month. This causes the savings rate to increase drastically.

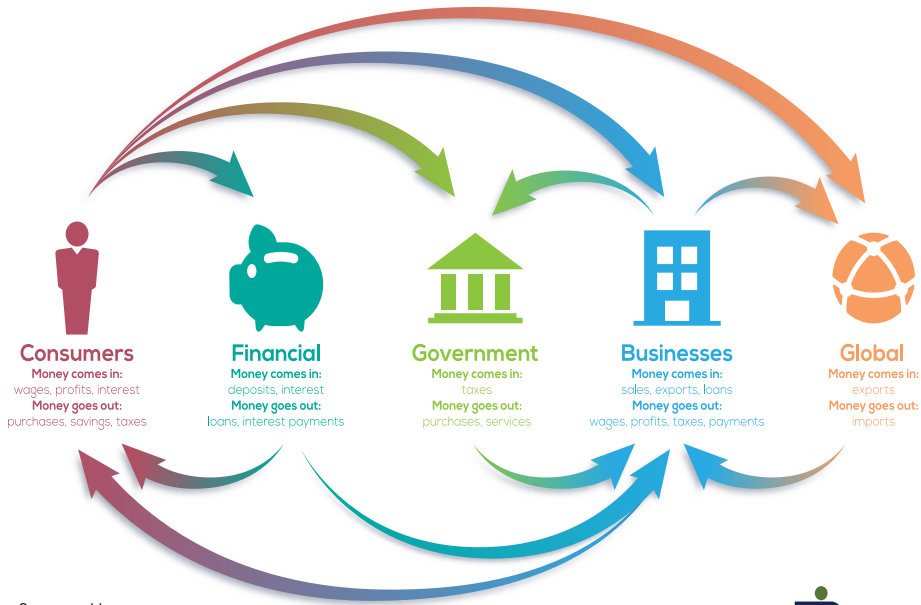


Banking Regulations

In this scenario Congress imposes a new set of regulations on banks making the process of lending to a business more difficult.



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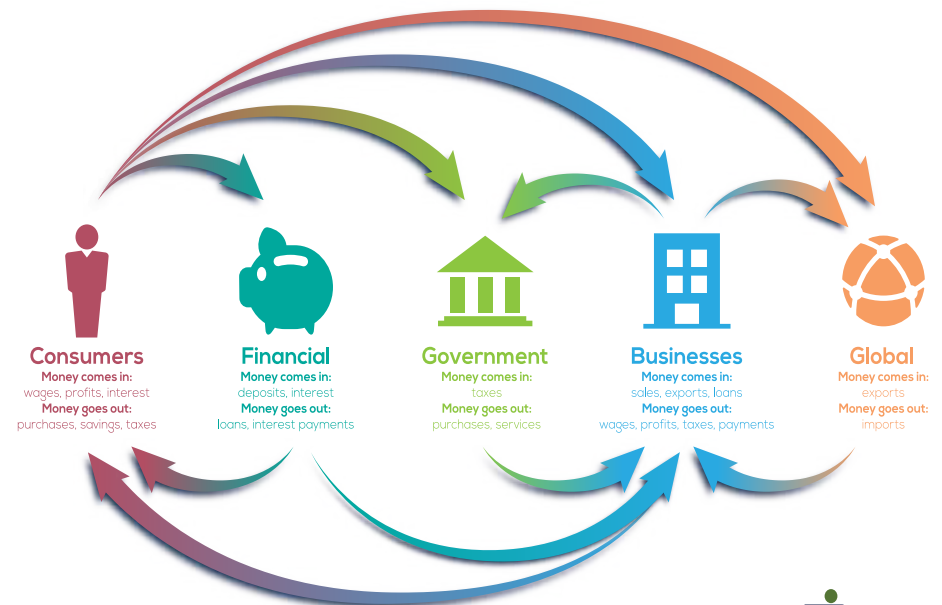
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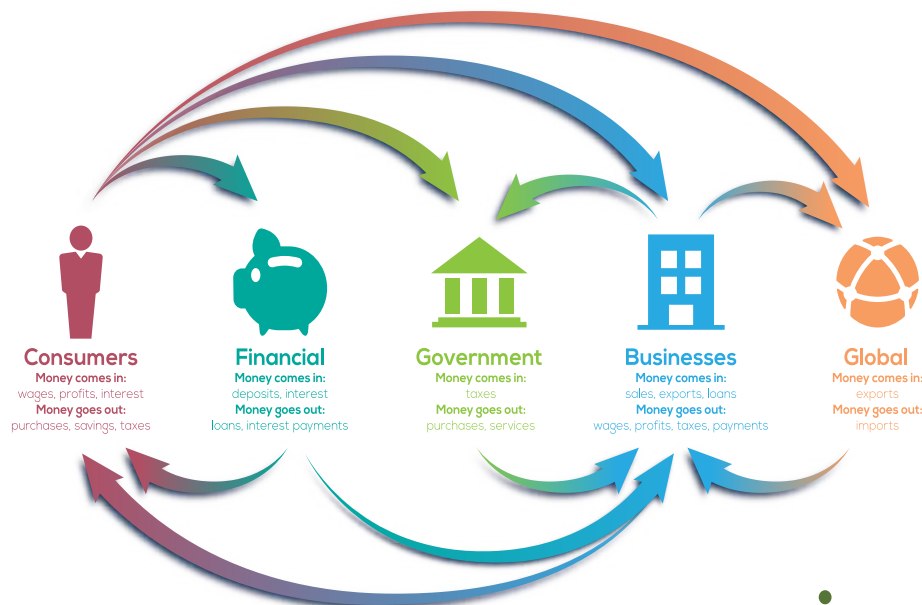
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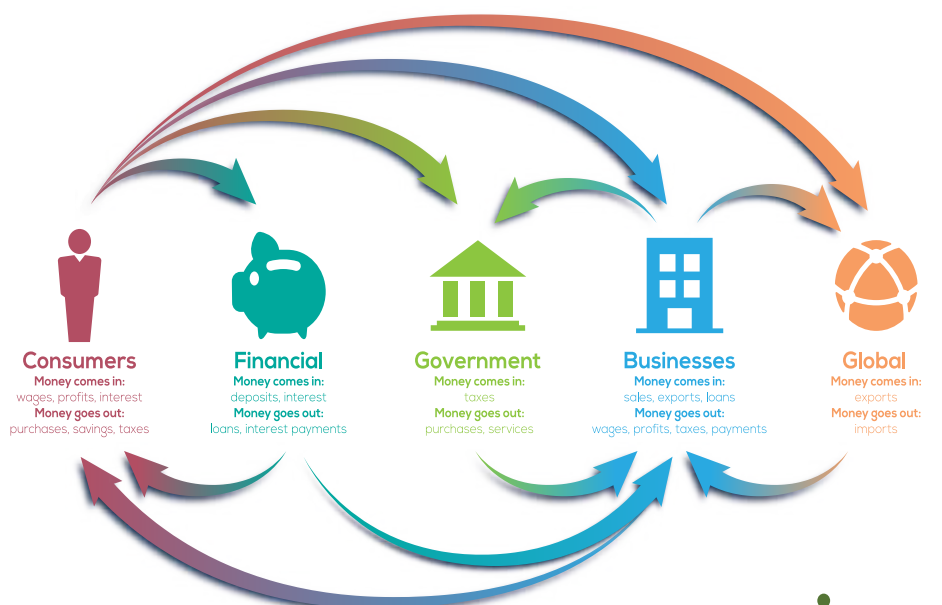
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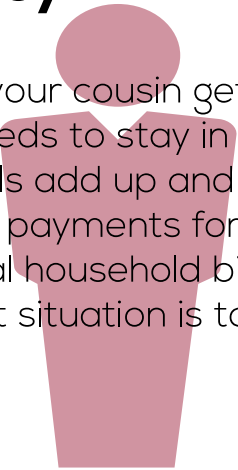
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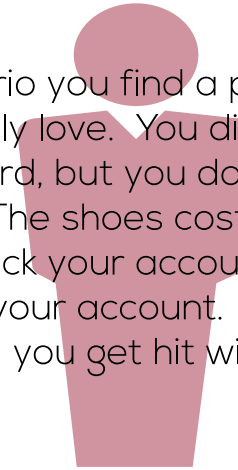
Bankruptcy

In this scenario your cousin gets into a car accident and needs to stay in the hospital for 2 weeks. The bills add up and he can no longer make the payments for the medical bills or his normal household bills. He decides the best situation is to file bankruptcy.



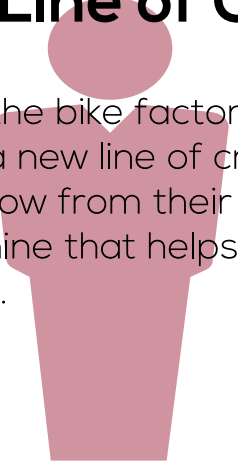
Bounced Check

In this scenario you find a pair of shoes that you absolutely love. You did not bring cash or a debit card, but you do have a checkbook. The shoes cost \$75, but you forgot to check your account and you only have \$73 in your account. Your check bounces and you get hit with a \$35 fee.



Business Line of Credit

In this scenario the bike factory in your town is able to open a new line of credit with the bank. They borrow from their line of credit to buy a new machine that helps them create a new line of bikes.

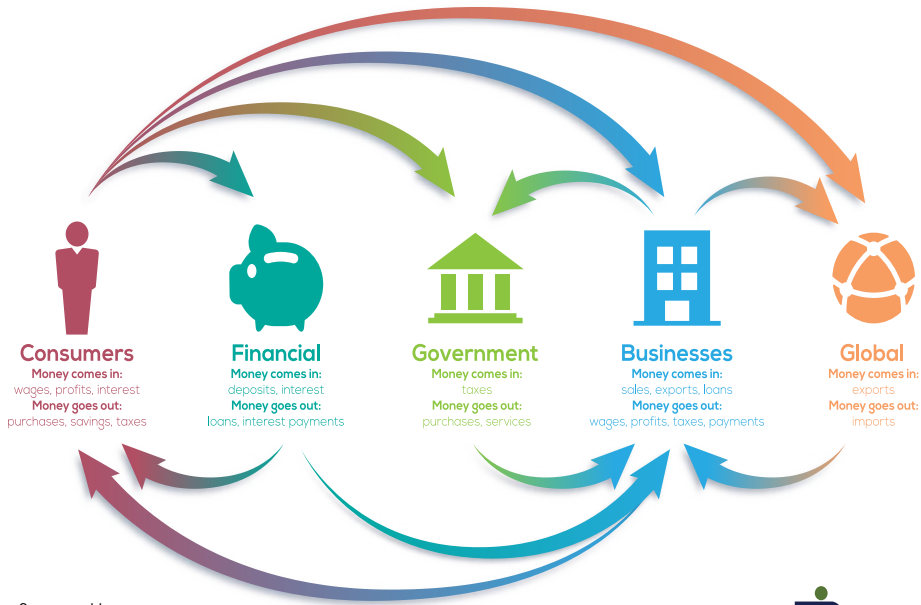


Business Tax

In this scenario the Federal Government decides to lower the Business Tax Rate by 1%.



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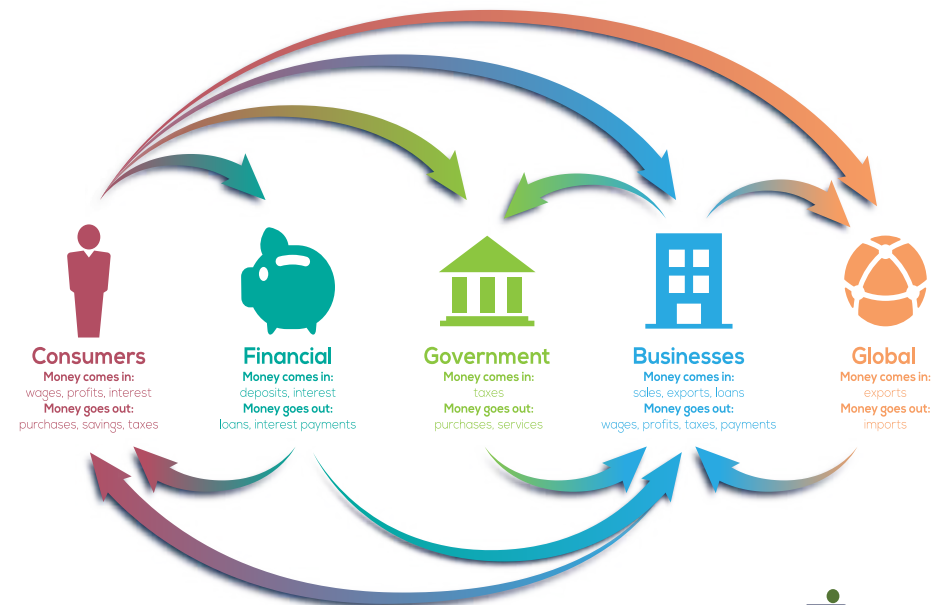


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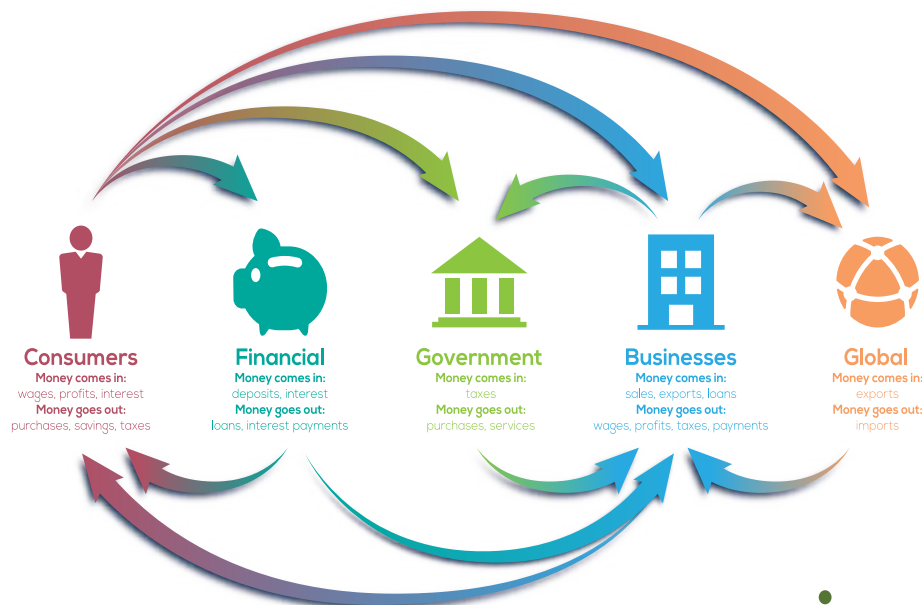


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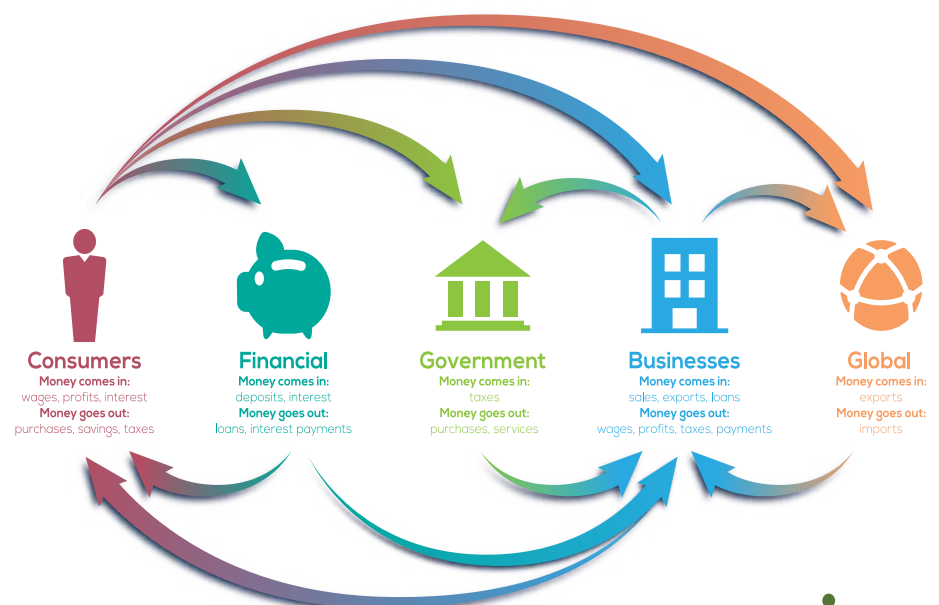


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Government Investment

In this scenario the Federal Government decides to invest in the development of new railroad lines, shipping lanes and cargo airports.



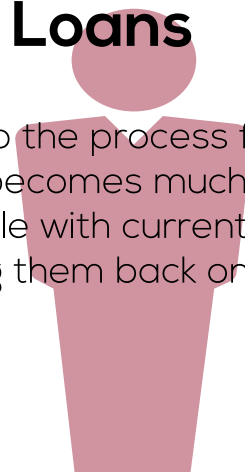
Credit Card Debt

In this scenario the United States economy struggles through a Credit Card Crisis similar to the Mortgage Crisis in 2008.



Student Loans

In this scenario the process for acquiring a student loan becomes much more difficult as many people with current student loans are not paying them back on time.



Stock Market Crash

In this scenario the stock market suddenly crashes after a long period of tremendous growth.

