

**Consumers Studies**  
**Management of Personal Resources Unit Chapters 9, 10, 11**

Name: \_\_\_\_\_

Read pages 256- 259, to help you answer the following questions (Set #2)

1. What major social change has made retirement savings, more important to employees?

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2. What marketplace change caused employers to offer non-management employees stock options?

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3. Natasha is annoyed because her boss wants to send her on a course during working hours, to learn to update the flower shop's web site. Natasha feels it's not fair because she gets only minimum wage. Why should she to the trouble of learning new skills? What would you tell her?

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4. Carlos joined a firm that offers stock options. His friend Jerry thinks that a dental plan would be more valuable benefit. He reasons that the value of Carlos's company's stocks might go down. But dental care will always be costly. Explain what you think Carlos should do and why.

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