

ANNEXOS ACTIVITAT PEL INTRODUCTION TO ECONOMICS

ANNEX 1. RECULL DE MATERIALS GENERATS PEL GRUPS D'ESTUDIANTS

CREDIT CARD

With the credit card you can pay even if you do not have funds since you can defer the charge until the next month. What happens is that the owner incurs a debt with the bank.

With a credit card you can: pay in installments and make purchases without having to pay the full amount. This means that the holder is charged interest if he decides to defer payment.

DIFFERENCES BETWEEN CREDIT AND DEBIT CARDS AT ATMs

If you use the debit card at an ATM of the financial institution that issued it, you will normally not have to pay any fees.

Cash withdrawals with a credit card go against the credit limit that the bank has given you and not against your checking account.

On the other hand, credit cards usually have an amount of free insurance that protects you, in case you buy a defective item. The two cards are very practical for daily life and are a very good option in case you need financing or purchases of large quantities.

What it is?

A distribution channel is the path used to get a product from the manufacturer or creator to the end user. how the customer gets their product after purchase, which often include intermediaries. Distribution channels can be long or short, direct or indirect.

When a distribution channel is "direct," the manufacturer is selling directly to the end user without a middleman. When the distribution channel is "indirect," the product changes hands several times before reaching the ultimate consumer.

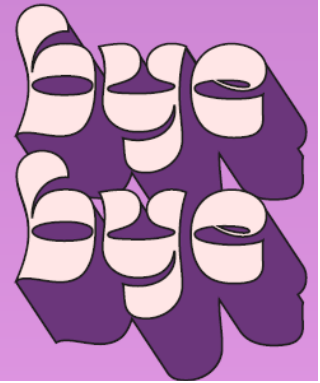


TYPES OF DISTRIBUTION CHANNEL



- 1 Indirect. Jeans
- 2 Indirect. Fruit store
- 3 Direct. Hairsalon

"The price is what you pay, the value is what you get"
Warren Buffett



The end of the presentation

WHAT IS A FINANCIAL PLAN?

The financial plan is the tool that you have to use in your company to analyze all the economic information about your business project. A financial plan is the document that collects all the economic information of your business plan to study its viability in the short, medium and long term.



WHAT IS THE 50/30/20 RULE?

The 50/30/20 savings rule is simple: it consists of taking the monthly income that one has and dividing it into percentages so that:



- Rent or mortgage
- Car payment
- Utilities
- Groceries



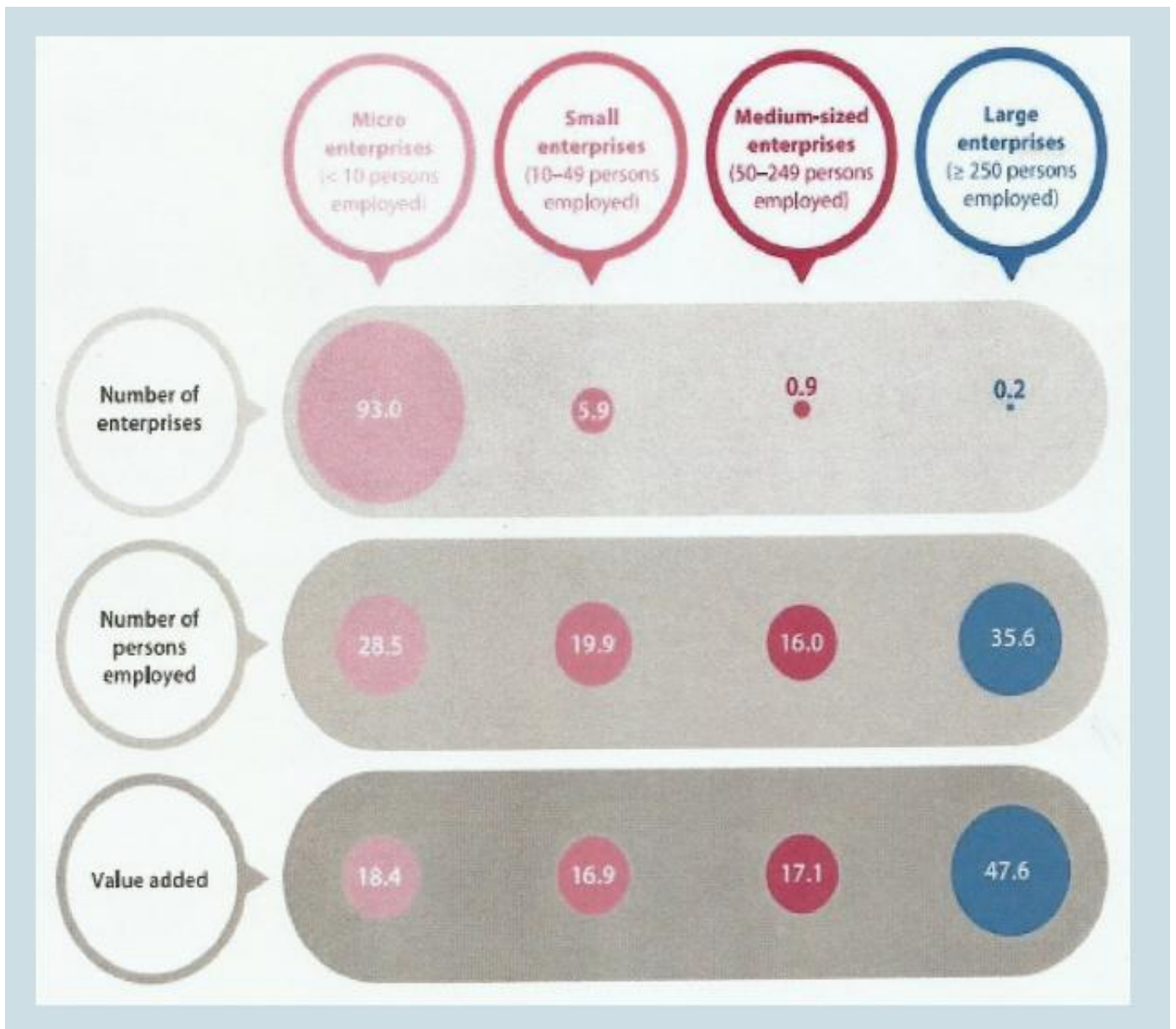
- Streaming services
- Shopping
- Vacations
- Eating out



- Emergency Fund
- Retirement
- Child's Education
- Credit card payments

SMEs IN THE EUROPEAN UNION

Made by: Lara López, Valery Valdiviezo, Andrea Moreno and Irene Sánchez
Course: 4th of ESO



“We need and we have to protect more SMEs in the European Union.”

VAT (INTRODUCTION TO ECONOMICS) 4ESOA

Value-Added Tax (VAT) is a tax that is payable on sales of goods or services within the territory of the Member States of the EU. The tax is ultimately payable by the final consumer of the good or service.

Manufacturers, wholesalers, and retailers acts as a free VAT collectors for government. They collect VAT from their customer and include that VAT in their VAT return to Revenue. When returning the VAT collected, they can reclaim as appropriate, VAT which has been charged to them by their suppliers.

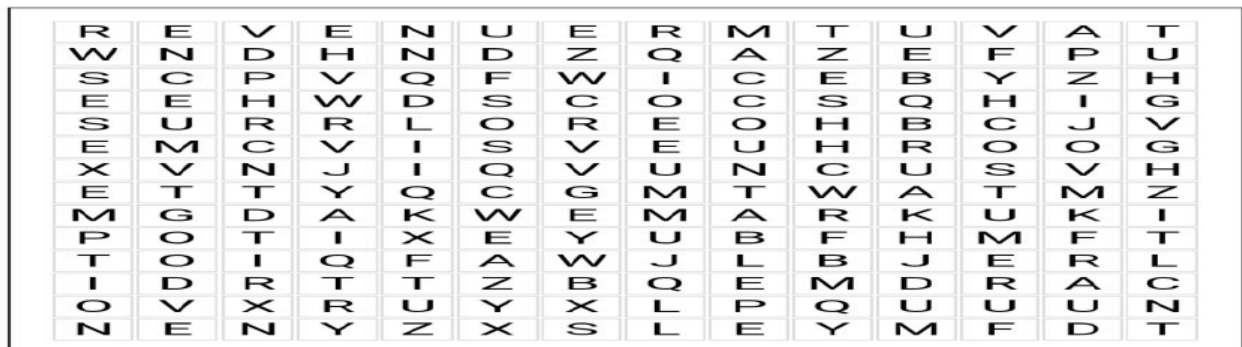
A taxable person is any person who independently carries out a business in the European Union (EU) or elsewhere. It includes persons who are exempt from Value-Added Tax (VAT) as well as flat-rate (unregistered) farmers. An accountable person is a taxable person who supplies taxable goods or services in the State and is registered or required to register for VAT. As such, they are required to charge VAT in the State.

Exemption from VAT applies to certain goods and services that are exempt from tax under EU law or national legislation. Reverse charge or self-accounting means that instead of paying VAT on purchases made from another EU country, businesses must account for it themselves by including it in their own VAT return.

Governments from State members prevent fraud of VAT in the EU. The system allows for traceability of transactions through invoices and other documents, making it easier for authorities to detect fraudulent activities.

FIND 10 WORDS RELATED ABOUT VAT

WORDS ABOUT VAT



educima.com

ACCOUNTABLE
EU
FRAUD
REVENUE
TAXABLE

COSTUMER
EXEMPTION
GOOD
SERVICE
VAT

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ANNEX 2. FOTOGRAFIES DE LA PRESENTACIÓ “LES PIMES A LA UNIÓ EUROPEA”



