

# Wanda and the Fed

## General Discussion Instructions

In order to prepare for this assignment, READ the information contained in the document "[Salty Pawz Background](#)."

You are required to post to this discussion THREE TIMES, on THREE DIFFERENT DAYS. Please refer to the Discussion Grading Rubric for details regarding how your performance will be assessed. NOTE: Please be certain to read the entire discussion assignment since in some cases there is more than one question you need to discuss, respond to, or address. Be sure that you have answered the entire question!

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## Post 1: Initial Post

This posting should be a minimum of one short paragraph and a maximum of two paragraphs. Word totals for this post should be in the 100–200-word range. Whether you agree or disagree, explain why with supporting evidence and concepts from the readings or a related experience. Include a reference, link, or citation when appropriate.

### Instructions

Alonzo, a friend, picks Wanda up from the mall. When Wanda gets into the car, Alonzo has the radio tuned to Public Radio. When Wanda reaches to change the station, Alonzo stops her, explaining that he is listening to a report about a meeting of the Federal Reserve (the Fed) earlier that day. The reporter is talking about how the Federal Reserve is considering a potential increase in interest rates. Several economists are giving their opinions. When the segment ends, Alonzo changes the station. After thinking about what she has heard, Wanda asks Alonzo, "Why should you and I care what the Federal Reserve does?" In this discussion forum, you need to answer Wanda's question.

1. Do a little research and find out what actions the Fed has taken within the past year. How have these actions affected interest rates and the money supply?
2. How do those decisions and the subsequent economic effects affect Wanda personally and as a business owner?

3. Do you believe that the decisions of the Federal Reserve affect you? If so, in what ways might you experience this impact? If you do not believe the actions of the Federal Reserve affect you, then why not?
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## Posts 2 and 3: Respond to Classmates' Posts

### Instructions

After you have created your initial post, look over the discussion posts of your classmates and give at least two thoughtful responses to two different classmates (one per classmate). A response posting should be a minimum of one short paragraph. Word totals for these posts should be in the 75–100-word range.

Whether you agree or disagree, explain why with supporting evidence and concepts from the readings or a related experience. Include a reference, link, or citation when appropriate. The goal of your response posts is to extend discussions already taking place or pose new possibilities or opinions not previously voiced. Your goal should be to motivate the group discussion and present a creative approach to the topic.

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## Business Insights

In addition to feedback that you provide, students may be interested in hearing about how an entrepreneur or business had to address this issue in real life.

- Amy Rutherford, owner of Red Barn Mercantile in Alexandria, Virginia, talks about how inflation has a big impact on holiday shopping and her business's revenue in this [2-minute news clip](#).
  - In this [3-minute news clip](#), entrepreneur Mika Clark, founder of Treasure Family Services, talks about how high interest rates impact her ability to run her business.
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# Rubric

	Excellent	Good	Fair	Inadequate
<b>Writing and Communication</b>	Superior grammar, structure and organization with no typos	Good grammar, structure, and organization with few typos	Poor grammar and/or some typos resulting in weak communication	Lack of clarity, grammar is confusing, and/or many typos resulting in poor presentation of thinking
<b>Understanding</b>	Submission is comprehensive and detailed	Submission is relevant but not comprehensive	Demonstrates limited or superficial understanding of the concepts underlying the assignment	Demonstrates no or minimal awareness of the concepts underlying the assignment
<b>Application and Analysis</b>	Demonstrates outstanding ability to synthesize concepts, relates theory to practice, and uses a wide range of supporting evidence	Demonstrates the ability to analyze and synthesize, making use of relevant supporting evidence	Demonstrates limited analysis and some use of supporting evidence	Does not use critical analysis and/or fails to use supporting evidence
<b>Peer Responsiveness</b>	Demonstrates exceptional ability to analyze other students' work and/or asks meaningful questions that extend the discussion	Demonstrates ability to analyze other students' work and/or ask relevant questions	Comments are superficial	Fails to comment on other students' work

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