

## Economics and Personal Finance Bell-Ringers for Women's History Month

Teachers: Use these inspirational quotes by famous women as bell-ringers or exit tickets.



Quote & Author	Bell Ringer Question	Teacher Key Points
"Don't sit down and wait for the opportunities to come. Get up and make them." — Madam C.J. Walker	How does <b>entrepreneurship</b> create opportunities for others in a market economy?	Entrepreneurs meet unmet needs, create jobs, increase competition, improve products, and drive economic growth through risk-taking and innovation.
"To me, the American Dream is being able to follow your own personal calling. To be able to do what you want to do is incredible freedom." — Maya Lin	What <b>trade-offs</b> exist when choosing passion over salary?	Opportunity cost: lower pay, debt, or instability vs. higher satisfaction. Individuals balance income with non-monetary benefits (utility).
"They say it is better to be poor and happy than rich and miserable, but how about a compromise like moderately rich and just moody?" — Diana, Princess of Wales	How does <b>diminishing marginal utility</b> apply to income?	After basic needs are met, each additional dollar adds less happiness. Financial goals should balance wealth and well-being.
"You can only become truly accomplished at something you love. Don't make money your goal. Instead, pursue the things you love doing, and then do them so well that people can't take their eyes off you." — Maya Angelou	How does investing in <b>human capital</b> raise lifetime earnings?	Education and skill development increase productivity, wages, and career mobility over time.
"Everyone wants to ride with you in the limo, but what you want is someone who will take the bus with you when the limo breaks down." — Oprah Winfrey	Why are <b>emergency funds</b> and support networks essential for stability?	Income shocks happen. Savings prevent debt accumulation; social capital provides resilience during hardship.
"Energy rightly applied can accomplish anything." — Nellie Bly	How do small consistent habits build wealth through <b>compound interest</b> ?	Regular investing grows exponentially because returns earn returns. Time and consistency matter most.
"Every moment is an organizing opportunity, every person a potential activist, every minute a chance to change the world." — Dolores Huerta	How can <b>consumer choices</b> – like boycotts - influence market outcomes?	Consumer sovereignty: spending signals demand. Boycotts and ethical purchasing shift business decisions.
"The most common way people give up their power is by thinking they don't have any." — Alice Walker	How does <b>financial literacy</b> increase economic power?	Knowledge of credit, investing, and taxes improves decision-making and long-term wealth-building.
Listening to others, especially those with whom we disagree, tests our own ideas and beliefs. It forces us to recognize, with humility, that we don't have a monopoly on the truth." – Janet Yellen	Why is it important in economics and personal finance to consider <b>multiple perspectives</b> (for example, borrowers vs. lenders, taxpayers vs. government)?	Economic decisions involve trade-offs and competing incentives. In personal finance, understanding different viewpoints helps individuals evaluate costs, risks, and long-term consequences more effectively.