The Bakery Bet

Trace how freedom and ownership can open economic opportunities.

USG.C.6.4.B "Examine how liberty and private property have contributed to economic opportunity and prosperity in the United States of America."

NAME _____ DATE _____

1 READ AND MARK

Read it twice

YOUR JOB Underline two work choices, circle two uses of private property, and write 1 and 2 beside two sentences that explain how those choices can create economic opportunity or prosperity.

What Does It Take to Open a Bakery?

1. Picture a baker who wants to open a neighborhood shop. She needs the liberty to choose her work, set prices, and decide what to sell, within health and safety rules. She also needs a place to bake and equipment she can use without fear that someone will simply take them. In the United States, laws protect people's ability to own private property, including buildings and business equipment. An owner can use a shop, rent it to another business, or sell it. These choices give people reasons to invest time and money in improving property.

2. Ownership alone, however, may not supply the money to start. In 1973, a woman seeking a business loan might encounter a lender that treated her differently because of her sex or marital status. The Equal Credit Opportunity Act of 1974 barred creditors from discriminating against applicants on those grounds. This change strengthened her ability to seek credit on equal terms, although it did not guarantee approval. With a loan, the baker might buy an oven and hire an assistant. If she owns a building, she might offer it as collateral, but doing so risks losing it if she fails to repay.

3. If customers choose the bakery, its sales can pay wages, support the baker's income, and bring more activity to nearby stores. In this way, freedom to pursue work and secure property can turn one person's plan into wider economic opportunity. But those protections do not ensure every venture succeeds. A baker still faces competition, costs, and the possibility of debt. Nor have Americans always had equal access to these opportunities: discrimination and unequal resources have limited who could borrow or acquire property. Examining prosperity therefore means tracing both the openings created by liberty and ownership and the barriers that can keep people from using them.

2 ANSWER WITH EVIDENCE

Use the passage

1. How could the baker's freedom to choose her work and products help her pursue an economic opportunity?

2. How might the ability to own, rent, or sell a shop encourage economic activity?

3. How did the 1974 law address a barrier to opportunity for the baker, and what did it not guarantee?

4. How could a successful bakery benefit people beyond its owner, and why might those benefits not occur?

3 YOUR TURN

Your own words

Imagine a bicycle repair business opening in a vacant storefront. In four sentences, explain one liberty choice, one use of private property, one way the business could create prosperity beyond its owner, and one realistic barrier.

ANSWER KEY

The Bakery Bet

HIGH SCHOOL · USG.C.6.4.B

PART 1 · READ AND MARK

Underline two work choices, circle two uses of private property, and write 1 and 2 beside two sentences that explain how those choices can create economic opportunity or prosperity. Accept any marking that follows this job and points at the right text.

PART 2 · ANSWERS

#	QUESTION	ANSWER
1	How could the baker's freedom to choose her work and products help her pursue an economic opportunity?	**She can decide to open a bakery and choose what to sell, giving her a way to earn income from customers.**
2	How might the ability to own, rent, or sell a shop encourage economic activity?	**Those options give an owner reasons to improve the property and ways to use it for a business or earn money from it.**
3	How did the 1974 law address a barrier to opportunity for the baker, and what did it not guarantee?	**It barred creditors from discriminating based on sex or marital status, allowing her to seek credit on equal terms, but it did not guarantee a loan.**
4	How could a successful bakery benefit people beyond its owner, and why might those benefits not occur?	**It could pay an employee and bring activity to nearby stores, but competition, costs, or debt could keep the bakery from succeeding.**

PART 3 · YOUR TURN (SAMPLE ANSWER)

The owner chooses to repair bicycles and sets service prices based on local demand. She leases a vacant storefront and buys tools that she can keep and use for the business. If the shop succeeds, it could pay an employee and draw customers to nearby stores. High rent could still prevent the shop from making a profit.

Accept other passage-supported causal explanations that connect liberty or property to opportunity, rather than merely naming a right. For Part 3, accept plausible barriers such as costs, competition, or difficulty obtaining credit.