
EVERFI MODULE 3 – BUDGETING QUESTIONS WITH CORRECT ANSWERS

Which of the following is NOT a good way to track your spending?

- In your head
- Notebook and pencil
- Envelope method
- Online software or app **CORRECT ANSWER** In your head

What should be considered when setting a budget? **CORRECT ANSWER** Needs, wants, and savings

Which choice or choices best describes the purpose of an emergency fund?

- An emergency fund prepares you for unexpected expenses.
- An emergency fund keeps you from borrowing money from friends and family.
- An emergency fund removes the worry about expenses not in the budget.
- All of the above are good reasons to have an emergency fund. **CORRECT ANSWER** All of the above are good reasons to have an emergency fund.

Which of the following statements is TRUE?

- Recurring expenses don't need to be planned for because they rarely happen.
- Recurring expenses are expenses that occur every month.
- Recurring expenses should be planned for after looking at your wants.
- None of the above **CORRECT ANSWER** Recurring expenses are expenses that occur every month.

Which of the following expenses would be a good reason to spend money from an emergency fund?

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Behl, Abhishek,Nayak, Sushma



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Maintaining Financial Stability in Times of Risk and Uncertainty Behl, Abhishek, Nayak, Sushma, 2018-12-04 Risks and uncertainties market financial operational social humanitarian environmental and institutional are the inherent realities of the modern world Stock market crashes demonetization of currency and climate change constitute just a few examples that can adversely impact financial institutions across the globe To mitigate these risks and avoid a financial crisis a better understanding of how the economy responds to uncertainties is needed *Maintaining Financial Stability in Times of Risk and Uncertainty* is an essential reference source that discusses how risks and uncertainties affect the financial stability and security of individuals and institutions as well as probable solutions to mitigate risk and achieve financial resilience under uncertainty Featuring research on topics such as financial fraud insurance ombudsman and Knightian uncertainty this book is developed for researchers academicians policymakers students and scholars **More Examples on Module 3**, 2003

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