

PERSONAL FINANCE STUDY GUIDE CHAPTER 2 SAVING

1. The savings rate compares after-tax income to the money people spend on a variety of items.
2. The persistent rise in the cost of goods and services is inflation.
3. People do not save money because: They lack discipline, do not live on a budget, and lack focus.
4. The amount of money that you save is not determined according to how much you have left at the end of the month after all spending is done. It is focus, habit, discipline.
5. The five steps to financial success are called the Five Foundations.
6. This is not true: A fully funded emergency fund should be \$100.
7. This is not true: The first foundation is to get out of debt.
8. This is not true: The first thing that you should save for is retirement.
9. This is not true: Instead of saving for large purchases in a sinking fund, you should borrow money and pay it back quickly.
10. Saving money over time for a large purchase is a sinking fund.
11. The percentage earned on invested principal is an interest rate.
12. The First Foundation is to save a \$500 emergency fund.
13. To have a negative savings rate means spending more money than you make and acquiring debt.
14. The key to saving money is to: focus, make saving a habit and a priority, and discipline.
15. Your income is not a key to saving money.
16. Compound interest is interest paid on interest previously earned.
17. Americans do not maintain a very high savings rate. Average per household savings in the US is 4% compared with 15.8% in France.
18. Save money for 3 basic reasons: emergencies, large purchases, wealth building.
19. An Emergency Fund is money set aside and left alone.

Foundations In Personal Finance Chapter 2 Student Activity Sheet

VM Jensen



Foundations In Personal Finance Chapter 2 Student Activity Sheet:

Unveiling the Energy of Verbal Beauty: An Mental Sojourn through **Foundations In Personal Finance Chapter 2 Student Activity Sheet**

In some sort of inundated with monitors and the cacophony of quick conversation, the profound energy and psychological resonance of verbal art often diminish in to obscurity, eclipsed by the continuous assault of noise and distractions. However, situated within the musical pages of **Foundations In Personal Finance Chapter 2 Student Activity Sheet**, a interesting function of literary brilliance that impulses with organic emotions, lies an wonderful trip waiting to be embarked upon. Written with a virtuoso wordsmith, that magical opus instructions viewers on an emotional odyssey, softly exposing the latent possible and profound affect embedded within the complex internet of language. Within the heart-wrenching expanse with this evocative examination, we shall embark upon an introspective exploration of the book is central themes, dissect their captivating writing style, and immerse ourselves in the indelible impression it leaves upon the depths of readers souls.

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