

## Everfi Module 2: Budgeting Lesson Worksheet

Lesson quiz score: 100% (you must pass with a 70% or higher)

### Learning Objectives: You will

- Discover money personality, including spending and saving propensity
- Describe the reasons for maintaining a budget
- Build a budget by prioritizing needs and wants
- Develop a system for tracking income, spending, and savings
- Devise a contingency plan for covering unexpected expenses

Complete this lesson worksheet while completing the module online.

1. How would you prioritize spending?

I would prioritize the majority of my spending for saving for future education in college and for short-term goals like concerts and trips.

2. What are some spending areas that might be prioritized by people, yet shouldn't be?

People might prioritize very short-term goals like concert tickets, which should not be prioritized over long-term goals.

3. What are some spending areas that should be prioritized but often aren't?

- Emergency fund
- Medical expenses

4. What are some of your long-term financial goals that might be achievable by creating a budget and sticking to it? Identify TWO.

- Higher Education
- Moving to California

5. What tool or system would you consider using to help you stick to your budget?

I would consider setting up an automated savings plan.

6. How much do you think you should have in your emergency fund? Why this amount?

I think that I should have about \$1000 in my emergency fund. This is enough money to cover most unexpected emergencies that may present themselves at this point.

# Everfi Financial Literacy Module 3 Answers

**L Towne**



### **Everfi Financial Literacy Module 3 Answers:**

**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 Dollars & Sense. Financial literacy course curriculum manual Centre for Family Literacy, 2010 This curriculum manual 176 pages from The Center for Family Literacy is aimed at facilitators of financial literacy courses It includes four levels of instruction beginner intermediate advanced and English language learner The beginner level is intended for adults with very low literacy skills and focuses on basic math skills Handouts are in larger print and written in clear language The intermediate level is intended for students with a good grasp of basic math skills and with some computer experience Advanced level topics include spreadsheets mortgages and financial planning along with a review of mental math skills The ELL level includes discussions about idioms along with activities to encourage conversational practice Topics were chosen based on common questions raised by adult students Each topic starts with an objective terms addressed within the context of the lesson followed by suggested activities and brief instructions for the facilitator A variety of instructional techniques are used including lecture format class discussion and whole group partner or small group activities Table of contents Module 1 Money and Math Topic A Understanding Money Topic B Money Math Topic C Money Sense Your Rights Module 2 Understanding Income Money Sense Spending Traps Module 3 Spending Topic A Taxes and Receipts Topic B Spending Diary Topic C Money Sense Unfair Sales Tactics Module 4 Saving Module 5 Budgeting Topic A Rounding and Estimating Topic B Understanding Bills Topic C Income and Expenses Topic D Creating a Budget Topic E Finding a Balance Topic F Money Sense Your Children and Money Module 6 Banking Topic A Banking Services Topic B Savings and Chequeing Accounts Topic C Bank Cards and ATMs Topic D Money Sense Banking Security Module 7 Credit Topic A Credit Cards Topic B Credit Continued Topic C Money Sense The Cost of Carrying a Balance Module 8 Debt Topic A Introduction to Debt Topic B Taking Control Module 9 Getting Specific Topic A Your Car Topic B Your Home Topic C Money Sense Insurance Module 10 Computer Workshop **Elements of Accounting and Finance** Elisabetta Bertero, 2009 **Finance Skills** David Bailey, Healthcare Financial Management Association (Great Britain), 2004 **Module 3, Problem Solving**, 2005-12-01 Wit & Wisdom 2023 Edition - Module 3 Assessment Pack

Grade 3 Gm Pbc,2022-09

## Unveiling the Magic of Words: A Review of "**Everfi Financial Literacy Module 3 Answers**"

In a global defined by information and interconnectivity, the enchanting power of words has acquired unparalleled significance. Their ability to kindle emotions, provoke contemplation, and ignite transformative change is really awe-inspiring. Enter the realm of "**Everfi Financial Literacy Module 3 Answers**," a mesmerizing literary masterpiece penned by way of a distinguished author, guiding readers on a profound journey to unravel the secrets and potential hidden within every word. In this critique, we shall delve to the book is central themes, examine its distinctive writing style, and assess its profound effect on the souls of its readers.

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