

## **EVERFI NEW Module 3 - Budgeting/31 Questions and Answers**

Which of the following is a benefit of using a budget?

- a. Helps to keep track of the money you receive
- b. Helps to prioritize your spending
- c. Helps reach short- and long-term financial goals
- d. All of the above - -d

-Which of the following is NOT a benefit of using a budget?

- a. a budget can help you purchase anything you want.
  - b. a budget can help you keep track of your money.
  - c. a budget can help you make plans to reach your financial goal.
  - d. a budget can help you decide the importance of your expenses.
- -a

-Why is using a budget beneficial?

- a. helps to keep track of the money you receive.
- b. helps to prioritize your spending.
- c. helps reach short- and long-term financial goals.
- d. All of the above. - -d

-Which of the following should NOT be considered when setting a current budget?

- a. your financial goals
- b. future income
- c. needs and wants
- d. savings - -b

-Which of the following should you consider when setting a budget?

- a. your financial goals
- b. needs and wants
- c. savings
- d. all the above - -d

-What should be considered when setting a budget?

- a. needs and wants

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NOTE This is a summary guide of the book *The Total Money Makeover* is a step by step guide to improving your financial situation no matter how bad your situation. Following the seven simple steps you can return to a comfortable and satisfied retirement. Who is this for? Anyone looking to improve their financial situation. People who want to get out of debt. Everyone who wants to be better for the future whether it be their retirement or the education of their children. About the author Dave Ramsey is an American author, television host, and motivational speaker who focuses on finance and debt freedom. He is best known for his radio show. There, Dave Ramsey shows where he offers financial advice from all over the United States.

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