

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 Savings Test Answers

Michael Seilmaier

A red circular graphic with a gradient, appearing as a stylized arrow or a partial circle, located to the right of the name bar.

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Personal Finance ,2021-03-12 Personal Finance is the comprehensive companion textbook for Budget Challenge the award winning real time financial literacy simulation used by over 800 000 students and over 10 000 teachers Highly relevant topics student focused narrative section pre reading questions and charts graphics and text using the latest data make Personal Finance the most relevant and compelling financial literacy test available End of chapter questions focus on application and higher order thinking skills with Math ELA and In the Sim extension questions and activities for each chapter The seventeen chapters include Keys to Financial Success Playing Budget Challenge Employment Banking Loans and Credit Cards Savings and Investing Investing for Retirement Purchasing and Consumer Protection Buying or Leasing a Vehicle Housing Insurance and Managing Risk Motor Vehicle and Property Insurance and Managing Risk Health Life and Disability Building and Managing Credit Data Security Taxes The Nest Steps and Paying for College Budget Challenge meets state standards for financial literacy or personal finance State standard correlation document available on request A companion teacher guide includes lesson suggestions content area vocabulary answer keys and additional reproducible student resources

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