

## 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 Lesson 9 Quiz

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## **Table of Contents Everfi Lesson 9 Quiz**

1. Understanding the eBook Everfi Lesson 9 Quiz
  - The Rise of Digital Reading Everfi Lesson 9 Quiz
  - Advantages of eBooks Over Traditional Books
2. Identifying Everfi Lesson 9 Quiz
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Everfi Lesson 9 Quiz
  - User-Friendly Interface
4. Exploring eBook Recommendations from Everfi Lesson 9 Quiz
  - Personalized Recommendations
  - Everfi Lesson 9 Quiz User Reviews and Ratings
  - Everfi Lesson 9 Quiz and Bestseller Lists
5. Accessing Everfi Lesson 9 Quiz Free and Paid eBooks
  - Everfi Lesson 9 Quiz Public Domain eBooks
  - Everfi Lesson 9 Quiz eBook Subscription Services
  - Everfi Lesson 9 Quiz Budget-Friendly Options
6. Navigating Everfi Lesson 9 Quiz eBook Formats

- ePub, PDF, MOBI, and More
- Everfi Lesson 9 Quiz Compatibility with Devices
- Everfi Lesson 9 Quiz Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Everfi Lesson 9 Quiz
  - Highlighting and Note-Taking Everfi Lesson 9 Quiz
  - Interactive Elements Everfi Lesson 9 Quiz
- 8. Staying Engaged with Everfi Lesson 9 Quiz
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Everfi Lesson 9 Quiz
- 9. Balancing eBooks and Physical Books Everfi Lesson 9 Quiz
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Everfi Lesson 9 Quiz
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Everfi Lesson 9 Quiz
  - Setting Reading Goals Everfi Lesson 9 Quiz
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Everfi Lesson 9 Quiz
  - Fact-Checking eBook Content of Everfi Lesson 9 Quiz
  - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
- 14. Embracing eBook Trends
  - Integration of Multimedia Elements
  - Interactive and Gamified eBooks

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