

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.

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Table of Contents Everfi Answers Module 3 Final Quiz

1. Understanding the eBook Everfi Answers Module 3 Final Quiz
 - The Rise of Digital Reading Everfi Answers Module 3 Final Quiz
 - Advantages of eBooks Over Traditional Books
2. Identifying Everfi Answers Module 3 Final 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 Answers Module 3 Final Quiz
 - User-Friendly Interface
4. Exploring eBook Recommendations from Everfi Answers Module 3 Final Quiz
 - Personalized Recommendations
 - Everfi Answers Module 3 Final Quiz User Reviews and Ratings
 - Everfi Answers Module 3 Final Quiz and Bestseller Lists
5. Accessing Everfi Answers Module 3 Final Quiz Free and Paid eBooks
 - Everfi Answers Module 3 Final Quiz Public Domain eBooks
 - Everfi Answers Module 3 Final Quiz eBook Subscription Services

- Everfi Answers Module 3 Final Quiz Budget-Friendly Options
- 6. Navigating Everfi Answers Module 3 Final Quiz eBook Formats
 - ePub, PDF, MOBI, and More
 - Everfi Answers Module 3 Final Quiz Compatibility with Devices
 - Everfi Answers Module 3 Final Quiz Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Everfi Answers Module 3 Final Quiz
 - Highlighting and Note-Taking Everfi Answers Module 3 Final Quiz
 - Interactive Elements Everfi Answers Module 3 Final Quiz
- 8. Staying Engaged with Everfi Answers Module 3 Final Quiz
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Everfi Answers Module 3 Final Quiz
- 9. Balancing eBooks and Physical Books Everfi Answers Module 3 Final Quiz
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Everfi Answers Module 3 Final Quiz
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Everfi Answers Module 3 Final Quiz
 - Setting Reading Goals Everfi Answers Module 3 Final Quiz
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Everfi Answers Module 3 Final Quiz
 - Fact-Checking eBook Content of Everfi Answers Module 3 Final 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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