

## 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

# Finlit Everfi Module 3 Answers

**R Barnett**



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## **Table of Contents Finlit Everfi Module 3 Answers**

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

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