
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 Section2 Answers

Rachel Sandford

Everfi Section2 Answers:

Federal Register,2002-12 **Identification, Equivalent Models, and Computer Algebra** Paul A. Bekker,Arjen Merckens,Tom J. Wansbeek,2014-05-10 Identification Equivalent Models and Computer Algebra provides information pertinent to computer algebra This book presents a brief discussion of the commutation matrix an operator that plays a role when derivatives have to be evaluated involving symmetric matrices Organized into eight chapters this book begins with an overview of the link between identification of a parameter and the existence of a consistent estimator and the link between identification of a model and the rank of a Jacobian matrix This text then describes an algorithm for the determination of the exact rank of a parametrized matrix Other chapters consider the identification in the simultaneous equation model This book discusses as well the identification assessment in confirmatory factor analysis a problem related to the simultaneous equations model The final chapter deals with various computer programs that the enclosed diskette contains This book is a valuable resource for readers who are interested in computer algebra [Integrating Technology in the Classroom](#) Boni Hamilton,2022-08-11 Discover new and immediately applicable tools and practices to support collaborative student centered learning Teachers possess unique skills knowledge and experience So why should their approaches to classroom technology look the same In this new edition of the popular book Integrating Technology in the Classroom author Boni Hamilton presents technology tools and projects that resonate with your teaching style classroom context and technology skill level all while helping students achieve academic growth In this new edition you ll find Coverage of programming game creation and augmented and virtual reality Stories of teachers who have successfully employed technology in the classroom with more examples from secondary level teachers including visual learning preferences and kinesthetic tactile learning Deeper explanation of how to leverage technology to meet multilingual needs A new chapter on leveraging technology to meet adaptive needs including examples from teachers who use adaptive technologies in regular classrooms Strategies that address efficiency needs of teachers to help make administrative tasks less onerous and coverage of learning management systems formative assessment sites and planning tools Professional development coverage that includes information on ISTE offerings social media and other supports Explore how technology tools can support your instructional goals and help you meet the individual needs of all learners [Maintaining Financial Stability in Times of Risk and Uncertainty](#) Behl, Abhishek,Nayak, Sushma,2018-12-04 Risks and uncertainties market financial operational social humanitarian environmental and institutional are the inherent realities of the modern world Stock market crashes demonetization of currency and climate change constitute just a few examples that can adversely impact financial institutions across the globe To mitigate these risks and avoid a financial crisis a better understanding of how the economy responds to uncertainties is needed Maintaining Financial Stability in Times of Risk and Uncertainty is an essential reference source that discusses how risks and uncertainties affect the financial stability and security of individuals and institutions as well as probable solutions to mitigate

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