Everfi Module 2: Budgeting Lesson Worksheet

Lesson guiz 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?

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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Xiang Xie

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<u>Wide Range Quiz</u> Sir Fred Joyce Schonell,1967 **Quiz "3" Quizzes** Roland Rodriguez, **3 000 Non-Trivial Quiz Questions** Brian Daugherty,2024-03-11 000 quiz questions which cannot be considered trivial or easy

<u>QUIZ 3 IN 1</u> LAURA. WOLF,2020

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Table of Contents Everfi Module 3 All Quiz Answers

- 1. Understanding the eBook Everfi Module 3 All Quiz Answers
 - The Rise of Digital Reading Everfi Module 3 All Quiz Answers
 - Advantages of eBooks Over Traditional Books
- 2. Identifying Everfi Module 3 All Quiz 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 Everfi Module 3 All Quiz Answers
 - User-Friendly Interface
- 4. Exploring eBook Recommendations from Everfi Module 3 All Quiz Answers
 - Personalized Recommendations
 - Everfi Module 3 All Quiz Answers User Reviews and Ratings

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