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?

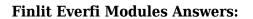
would consider setting up an automated savings plan.

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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Table of Contents Finlit Everfi Modules Answers

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

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