

## 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 Answers For Pretest

**S Baum**



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## **Table of Contents Everfi Answers For Pretest**

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

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