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 Everfi Quiz Answers Module 3

- 1. Understanding the eBook Everfi Quiz Answers Module 3
 - The Rise of Digital Reading Everfi Quiz Answers Module 3
 - Advantages of eBooks Over Traditional Books
- 2. Identifying Everfi Quiz Answers Module 3
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
- 3. Choosing the Right eBook Platform
 - $\circ \ \ Popular \ eBook \ Platforms$
 - Features to Look for in an Everfi Quiz Answers Module 3
 - User-Friendly Interface
- 4. Exploring eBook Recommendations from Everfi Quiz Answers Module 3
 - Personalized Recommendations

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

- 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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