

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 Module Final Test Answers

Dick Bash, Richard M. Bash



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Table of Contents Everfi Module Final Test Answers

1. Understanding the eBook Everfi Module Final Test Answers
 - The Rise of Digital Reading Everfi Module Final Test Answers
 - Advantages of eBooks Over Traditional Books
2. Identifying Everfi Module Final Test 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 Final Test Answers
 - User-Friendly Interface
4. Exploring eBook Recommendations from Everfi Module Final Test Answers
 - Personalized Recommendations

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