

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 Housing And Renting

**United States. Federal Housing
Administration**



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Rents Philadelphia Housing Authority,1942* **The Economics of Rental Housing** Kevin Neels,1982 Examines the economics of owning and operating rental property from the viewpoint of the landlord in two midwestern housing markets Increased cost factors during the time of the study 1973 1977 included greatly increased energy costs price of repairs and a sharp increase in operation inputs labor The prices of capital and land fell during the time period The portion of gross rent that landlords receive for owning a property constitutes a relatively small fraction of their equity income Landlords in both sites made most of their money through appreciation in property values Tax benefits help wealthy landlords and do not help the poorer ones Subsidies that lower capital or operating costs for all rental properties succeed in treating comparable households similarly Housing allowances provide benefits directly to needy renters The benefits reach landlords as reduced vacancy losses fewer bad debts or in tight markets higher rent levels By increasing rates of return in the lower part of the market housing allowances concentrate growth in supply where it is needed most Rent Your Way To Freedom Eric Nies,2018-06-11 We re conditioned to believe a house is the best investment we can make yet it is not so cut and dry This analysis shows why renting may not be as bad of a decision even more favorable than owning And why owning a house is not as advantageous as what conventional wisdom would propose *The Rent Trap* Rosie Walker,Samir Jeraj,2016 Cities, Housing and Profits Chris Hamnett,Bill Randolph,1988 Rental Housing as Investment United States. Federal Housing Administration,1937 *Private Rented Housing in the United States and Europe* Michael Harloe,1985 **Wise Rental Practices** United States. Department of Housing and Urban Development,1977 **Home-baked** Joel Dignam,Better Renting,2020 **Streetwise Investing in Rental Housing** Homer Roger Neal,1994 A sound and sensible guide to investing profitably in real estate H R Neal s popular hands on strategy will help you establish realistic goals uncover hidden bargain properties negotiate great deals manage difficult tenants and maintain a portfolio of units to give you an excellent monthly income and long term profit

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