EVERFI NEW Module 3 -Budgeting/31 Questions and Answers

Which of the following is a benefit of using a budget?

a. Helps to keep track of the money you receive

b. Helps to prioritize your spending

c. Helps reach short- and long-term financial goals

d. All of the above - -d

-Which of the following is NOT a benefit of using a budget?

a. a budget can help you purchase anything you want.

b. a budget can help you keep track of your money.

c. a budget can help you make plans to reach your financial goal.

d. a budget can help you decide the importance of your expenses.

-Why is using a budget beneficial?

a. helps to keep track of the money you receive.

b. helps to prioritize your spending.

c. helps reach short- and long-term financial goals.

d. All of the above. - -d

-Which of the following should NOT be considered when setting a current budget?
a. your financial goals
b. future income
c. needs and wants
d. savings - -b

-Which of the following should you consider when setting a budget? a. your financial goals b. needs and wants c. savings

c. savings d. all the above - -d

-What should be considered when setting a budget? a. needs and wants

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DIRECTORY OF CORPORATE COUNSEL.,2023 Research Anthology on Personal Finance and Improving Financial Literacy Management Association, Information Resources, 2020-12-05 Developing personal financial skills and improving financial literacy are fundamental aspects for managing money and propelling a bright financial future Considering life events and risks that unexpectantly present themselves especially in the light of recent global events there is often an uncertainty associated with financial standings in unsettled times It is important to have personal finance management to prepare for times of crisis and personal finance is something to be thought about in everyday life The incorporation of financial literacy for individuals is essential for a decision making process that could affect their financial future Having a keen understanding of beneficial and detrimental financial decisions a plan for personal finances and personalized goals are baselines for money management that will create stability and prosperity In a world that is rapidly digitalized there are new tools and technologies that have entered the sphere of finance as well that should be integrated into the conversation The latest methods and models for improving financial literacy along with critical information on budgeting saving and managing spending are essential topics in today s world The Research Anthology on Personal Finance and Improving Financial Literacy provides readers with the latest research and developments in how to improve understand and utilize personal finance methodologies or services and obtain critical financial literacy. The chapters within this essential reference work will cover personal finance technologies banking investing budgeting saving and the best practices and techniques for optimal money management This book is ideally designed for business managers financial consultants entrepreneurs auditors economists accountants academicians researchers and students seeking current research on modern advancements and recent findings in personal finance The Accidental Landlord Danielle Babb, Ph.D., MBA., 2008-10-07 Don't sell for less The fastest growing opportunity this side of the real estate bubble For everyone who needs to move but doesn't want to sell their house for less than they paid this book outlines a profitable new option that many desperate sellers fail to consider rent it and become a landlord at least until a market re boom This book alleviates every fear and outlines every step of the way to a real estate success Includes rental agreements preparing the rental property assessing personal responsibilities working with a management company or by one s Self evaluating potential renters collecting rent insurance coverage and more Rent to Buy eBook, Renting Out Your Property For Dummies Melanie Bien, Robert S. Griswold, 2011-02-14 Advice on profitable strategies problem tenants UK legal issues and more Minimise rental headaches and maximise cash flow without agent s fees Whether you want to become a property tycoon or just rent out a second home this guide to the UK rental market is your roadmap to success Now fully updated with extra coverage on tax issues and company formation let successful landlords Melanie Bien and Robert Griswold show you how to buy the right property avoid legal problems retain the best tenants and maximise your rental income Praise for Renting Out Your Property For Dummies

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The Real Estate Loan Book Gemma Haley, Amelia Slocombe, Nicholas Voisey, 2015 The Which? Guide to Renting and Letting Peter Wilde, 1996 A guide which covers renting and letting from both the landlord s and tenant s point of view taking into account the Housing Act 1996 Among the items covered are different types of tenancies including the right to buy and right to repair schemes and security of tenure housing associations repairs and service charges harassment unlawful eviction and proceedings for taking and defending possession It answers questions from Who pays the council tax and How much of my deposit should I expect to get back from the landlord when I leave to the legal position on repairs to property It also covers long leases on flats and houses the right to buy the freehold and practicalities such as inventories meter readings

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