# 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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**L Darling-Hammond** 

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