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 Answers For Unit 9 Everfi

- 1. Understanding the eBook Answers For Unit 9 Everfi
 - The Rise of Digital Reading Answers For Unit 9 Everfi
 - Advantages of eBooks Over Traditional Books
- 2. Identifying Answers For Unit 9 Everfi
 - Exploring Different Genres
 - o Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
- 3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Answers For Unit 9 Everfi
 - User-Friendly Interface
- 4. Exploring eBook Recommendations from Answers For Unit 9 Everfi
 - Personalized Recommendations

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

- 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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