

TAKE CHARGE TODAY!
PERSONAL FINANCE 101
FUNDING OPPORTUNITIES FOR YOUR FUTURE

Page 1 of 1
2.4.1.3.3

Directions: Answer the following questions by writing a short answer.

13. Describe how to use each of the factors affecting time value of money to maximize the amount of savings earned. (3 points)

Time	
Money	
Interest Rate	

14. Why do experts suggest that your emergency savings be in a very liquid savings tool?

15. Explain why "pay yourself first" is an essential component of personal financial management.

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