

## 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 Cumulative Exam Answers

**JL Elias**

A red circular graphic with a gradient, appearing as a semi-circle or a partial circle, located to the right of the JL Elias text.

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*The Final Exam* Dick Bash, Richard M. Bash, 1981-06-01      **The Final Exam** Dick Bash, 1981      **Last Year's Final Exam**, 2003      Final Exam Study Guide, 2003      Solutions to Last Year's Final Exam, 2003      *Solutions to this Year's Dec 9 Final Exam*, 2003      *April 2003 Final Exam & Solutions*, 2005      **Final Exam Matrix**, 2003      The Final Exam Dick Bash, Richard M. Bash, 1981-11-01      *Final Exam April 2003 & Solutions*, 2004      **Final Exam April 2001 & Solutions**, 2004      Final Exam Multiple Choice Answers (Part A), 2002      **FINAL EXAM WITH SOLUTIONS APRIL 2002**, 2005      FINAL EXAM WITH SOLUTIONS APRIL 2003, 2004      **Final Exam April 2000 & Solutions**, 2004      FINAL EXAM WITH SOLUTIONS APRIL 2001, 2004      **April 2004 Final Exam & Solution**, 2005      Final Exam Review A. A. Frempong, 2017-02-03

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**IMPORTANT INFORMATION FOR FINAL EXAM.**, 2004

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