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## 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.

## Ever Fi Answer To Module 3

**Behl, Abhishek, Nayak, Sushma**

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## **Table of Contents Ever Fi Answer To Module 3**

1. Understanding the eBook Ever Fi Answer To Module 3
  - The Rise of Digital Reading Ever Fi Answer To Module 3
  - Advantages of eBooks Over Traditional Books
2. Identifying Ever Fi Answer To Module 3
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Ever Fi Answer To Module 3
  - User-Friendly Interface
4. Exploring eBook Recommendations from Ever Fi Answer To Module 3

- Personalized Recommendations
- Ever Fi Answer To Module 3 User Reviews and Ratings
- Ever Fi Answer To Module 3 and Bestseller Lists

5. Accessing Ever Fi Answer To Module 3 Free and Paid eBooks

- Ever Fi Answer To Module 3 Public Domain eBooks
- Ever Fi Answer To Module 3 eBook Subscription Services
- Ever Fi Answer To Module 3 Budget-Friendly Options

6. Navigating Ever Fi Answer To Module 3 eBook Formats

- ePub, PDF, MOBI, and More
- Ever Fi Answer To Module 3 Compatibility with Devices
- Ever Fi Answer To Module 3 Enhanced eBook Features

7. Enhancing Your Reading Experience

- Adjustable Fonts and Text Sizes of Ever Fi Answer To Module 3
- Highlighting and Note-Taking Ever Fi Answer To Module 3
- Interactive Elements Ever Fi Answer To Module 3

8. Staying Engaged with Ever Fi Answer To Module 3

- Joining Online Reading Communities
- Participating in Virtual Book Clubs
- Following Authors and Publishers Ever Fi Answer To Module 3

9. Balancing eBooks and Physical Books Ever Fi Answer To Module 3

- Benefits of a Digital Library
- Creating a Diverse Reading Collection Ever Fi Answer To Module 3

10. Overcoming Reading Challenges

- Dealing with Digital Eye Strain
- Minimizing Distractions
- Managing Screen Time

11. Cultivating a Reading Routine Ever Fi Answer To Module 3

- Setting Reading Goals Ever Fi Answer To Module 3
- Carving Out Dedicated Reading Time

12. Sourcing Reliable Information of Ever Fi Answer To Module 3

- Fact-Checking eBook Content of Ever Fi Answer To Module 3
- 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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