

PERSONAL FINANCE STUDY GUIDE CHAPTER 2 SAVING

1. The savings rate compares after-tax income to the money people spend on a variety of items.
2. The persistent rise in the cost of goods and services is inflation.
3. People do not save money because: They lack discipline, do not live on a budget, and lack focus.
4. The amount of money that you save is not determined according to how much you have left at the end of the month after all spending is done. It is focus, habit, discipline.
5. The five steps to financial success are called the Five Foundations.
6. This is not true: A fully funded emergency fund should be \$100.
7. This is not true: The first foundation is to get out of debt.
8. This is not true: The first thing that you should save for is retirement.
9. This is not true: Instead of saving for large purchases in a sinking fund, you should borrow money and pay it back quickly.
10. Saving money over time for a large purchase is a sinking fund.
11. The percentage earned on invested principal is an interest rate.
12. The First Foundation is to save a \$500 emergency fund.
13. To have a negative savings rate means spending more money than you make and acquiring debt.
14. The key to saving money is to: focus, make saving a habit and a priority, and discipline.
15. Your income is not a key to saving money.
16. Compound interest is interest paid on interest previously earned.
17. Americans do not maintain a very high savings rate. Average per household savings in the US is 4% compared with 15.8% in France.
18. Save money for 3 basic reasons: emergencies, large purchases, wealth building.
19. An Emergency Fund is money set aside and left alone.

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Table of Contents Study Guide For Personal Finance

1. Understanding the eBook Study Guide For Personal Finance
 - The Rise of Digital Reading Study Guide For Personal Finance
 - Advantages of eBooks Over Traditional Books
2. Identifying Study Guide For Personal Finance
 - 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 Study Guide For Personal Finance
 - User-Friendly Interface
4. Exploring eBook Recommendations from Study Guide For Personal Finance
 - Personalized Recommendations
 - Study Guide For Personal Finance User Reviews and Ratings
 - Study Guide For Personal Finance and Bestseller Lists
5. Accessing Study Guide For Personal Finance Free and Paid eBooks

- Study Guide For Personal Finance Public Domain eBooks
- Study Guide For Personal Finance eBook Subscription Services
- Study Guide For Personal Finance Budget-Friendly Options
- 6. Navigating Study Guide For Personal Finance eBook Formats
 - ePub, PDF, MOBI, and More
 - Study Guide For Personal Finance Compatibility with Devices
 - Study Guide For Personal Finance Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Study Guide For Personal Finance
 - Highlighting and Note-Taking Study Guide For Personal Finance
 - Interactive Elements Study Guide For Personal Finance
- 8. Staying Engaged with Study Guide For Personal Finance
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Study Guide For Personal Finance
- 9. Balancing eBooks and Physical Books Study Guide For Personal Finance
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Study Guide For Personal Finance
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Study Guide For Personal Finance
 - Setting Reading Goals Study Guide For Personal Finance
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Study Guide For Personal Finance
 - Fact-Checking eBook Content of Study Guide For Personal Finance
 - 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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