

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.

Study Guide Foundations For Personal Finance

M Mosston



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VeriSMTM - Foundation Study Guide Helen Morris,Liz Gallacher,2018-02-28 This book is intended as a self study guide for the VeriSMTM Foundation VeriSMTM Essentials and VeriSMTM Plus qualifications It also supports classroom and online courses for these qualifications It is based on the requirements of the syllabuses for these three qualifications Certification requirements for the VeriSMTM Foundation VeriSMTM Essentials and VeriSMTM Plus a publication of the IFDC International Foundation for Digital Competence This guide is also useful for all professionals and organizations involved in delivering value to customers through the development delivery operation and or promotion of services VeriSMTM Foundation VeriSMTM Essentials and VeriSMTM Plus prove to be useful to both professionals at the very start of their service management career and also to experienced professionals who need access to a simple service management approach It refers to the information contained in the VeriSM handbook VeriSMTM A service management approach for the digital age published by Van Haren Publishing This guide has been developed for anyone who works with products and services and will be of particular interest to graduates and undergraduates managers who want to understand how to leverage evolving management practices service owners and service managers who need to bring their skills up to date and understand how service management has changed executives and IT professionals who need to understand the impact of evolving management practices and new technologies on their role **Personal Finance, Study Guide** Robert S.

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