

## 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.

# Personal Finance Unit Study Guide Answer

**Eugene F. Brigham**



## **Personal Finance Unit Study Guide Answer:**

## Enjoying the Beat of Phrase: An Emotional Symphony within **Personal Finance Unit Study Guide Answer**

In a global taken by displays and the ceaseless chatter of immediate connection, the melodic elegance and psychological symphony created by the written word often diminish into the back ground, eclipsed by the constant noise and distractions that permeate our lives. Nevertheless, nestled within the pages of **Personal Finance Unit Study Guide Answer** a stunning literary treasure brimming with organic thoughts, lies an immersive symphony waiting to be embraced. Constructed by an elegant musician of language, that interesting masterpiece conducts visitors on a mental trip, well unraveling the concealed songs and profound affect resonating within each cautiously crafted phrase. Within the depths with this moving examination, we can explore the book is central harmonies, analyze their enthralling publishing style, and surrender ourselves to the profound resonance that echoes in the depths of readers souls.

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