

## 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 Chapter Study Guide Answers

**E. Thomas Garman, Raymond E. Forgue**

## **Personal Finance Chapter Study Guide Answers:**

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**Strategies in Personal Finance** Keith V. Smith, Jane A. Smith, 2005 Every family should have financial goals for the future Being unprepared can lead to monetary chaos Financial Management of Your Future deals with strategies for accomplishing financial goals What investment returns are necessary to achieve explicit family goals How are returns logically related to risks for investment opportunities that are considered Can different families have different tolerances for experiencing investment risk Why is asset allocation the key investment decision for most families What are the characteristics and valuations of bonds stocks mutual funds real estate and international securities that a family might consider How should a family construct monitor and revise a portfolio of investments over time How should careful estate planning be done by a family in order to delay or avoid taxes in passing on property to their children grandchildren and favorite charities And how can some of the concepts and techniques from modern portfolio theory be helpful to a family as it attempts to answer these questions This book deals with financial strategies for three adult age categories 1 Families of ages twenty to forty in the earlier years of active employment child raising and the beginning of saving for retirement 2 Families of ages forty to sixty in their years of maximum income high educational expenses for their children and more serious thinking about forthcoming retirement and 3 Families of ages sixty to eighty having retired or approaching full retirement

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### **Table of Contents Personal Finance Chapter Study Guide Answers**

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



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