

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 In Personal Finance

N Colangelo



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web 2 regresi linear berganda linear berganda ialah jenis regresi yang mengaitkan satu variabel y terhadap dua atau lebih variabel x dengan jenis data kuantitatif misalkan pengaruh jumlah camilan yang dikonsumsi terhadap tinggi dan berat badan rumus y a b1x1 b2x2 e y variabel dependen x variabel independen a konstanta

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web aug 12 2021 berdasarkan tabel 1 dapat diuraikan persamaan regresi berganda yaitu sebagai berikut $y = \alpha + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \beta_4 x_4 + e$ y 0 220 0 038x1 0 004x2 0 070x3 0 097x4 e dari persamaan regresi linear berganda di atas dapat dijelaskan sebagai berikut nilai konstanta a memiliki nilai positif sebesar 0 220