

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 Personal Finance

David Baud



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In a digitally-driven earth where displays reign great and instant interaction drowns out the subtleties of language, the profound secrets and emotional nuances hidden within phrases usually get unheard. However, set within the pages of **Study Guide Personal Finance** a charming fictional treasure blinking with natural emotions, lies a fantastic quest waiting to be undertaken. Published by an experienced wordsmith, that marvelous opus attracts readers on an introspective trip, softly unraveling the veiled truths and profound affect resonating within ab muscles cloth of each and every word. Within the emotional depths of this touching evaluation, we can embark upon a sincere exploration of the book is core themes, dissect their charming publishing type, and yield to the powerful resonance it evokes strong within the recesses of readers hearts.

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