

## 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 18 Study Guide Answers

**Arthur J. Keown**



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web dec 7 2016 in this tutorial we have shown how to erase background and add new background to an image in free photoshop alternative software the gimp

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web nov 28 2018 1 make the background transparent in gimp when you open a flat image in gimp it doesn t support transparency by default if you want to make the background transparent there are two simple tricks to enable it to happen right click on the layer in the layers dock and select add alpha channel or go to layer transparency add alpha

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web jun 28 2020 gimp 2 8 18 easy and quick add the desired text suggest you pad the ends of the text string with spaces will look better when done get the desired background color set up generally at the bottom of the toolbox i ve selected white as the background color below with the newly created text box still selected edit fill with bg color

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web jul 28 2022 this wikihow teaches you how to change the color of any part of a picture in gimp using a computer gimp is a free open source graphics editor available for desktop systems you can create different image layers and use the bucket fill

or paintbrush tools in gimp to change the color and hue of any item element or area in an image

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web jun 27 2023 click the a change background color dialog box will open select a color then then click the edit tab on the menu bar and select fill with bg color from the drop down list the bg is the color

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web apr 23 2019 in this gimp 2 10 tutorial i show you how to erase any image background using a technique that combines three tools i use the foreground select tool paths tool and layer mask to produce

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web jan 13 2015 by using the keyboard shortcut f to make the solid background of an image transparent add an alpha channel and use the magic wand to select the background then use the color picker tool to select the background color which becomes the foreground color in toolbox use the bucket fill tool with the selected color

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web jul 30 2018 step 1 launch gimp and open the image whose background you want to change from file open step 2 next using file open as layers open the image that you want to keep as the

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web jun 9 2016 your problem seems related to the way you used to select the background you cannot select by color the t shirt is of the same color of the bg have you tried to select the background with the magic wand tool

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web feb 11 2021 open the desired image and then right click on the layer choose add alpha channel from this menu choose the foreground select tool in this step you don t need great precision

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web mar 17 2023 gimp will open the change background color dialog window which offers several different ways to select a new background color you can select your hue from the color spectrum column in the center of the dialog window and then specify your exact color saturation and brightness using the larger color graph on the left side

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web oct 24 2022 there are a few different ways to change the background of an image in gimp the first is to use the eraser tool this tool will allow you to erase the background of an image simply select the eraser tool from the toolbar and then click and drag over the background that you want to remove

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web with gimp there are many ways to achieve this one of which is using a plug in specifically designed for this changing

background color 1 step 1 in this tutorial i explore the select by color option to remove a particular color from the image  
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web jan 25 2022 select selection tools and click on the option smart scissors do it first click where you want to start trace then do more or less clicks all around the element if one of the points is badly positioned you can change we explain to you how to do in the following article edit selection on gimp

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web aug 31 2023 step 1 import image to gimp to import an image click on the file and choose the open option alternatively you can also press ctrl o it will open a file manager where you have to choose the image from which you

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web this tutorial shows you how you can efficiently replace the background of an image with another in gimp through the use of the color to alpha plug in the aim is to show the advantages of using the color to alpha plug in over selection based techniques

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web dec 2 2020 next easiest select the scissors select tool click all around the edges choose select invert and press delete this article explains ways to remove an image background in gimp including the fuzzy select tool the scissors select tool and the foreground select tool the fuzzy select magic wand tool

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