

Personal Finance

Final Exam Study Guide

Step 1: Develop a Budget Plan

1. How do you set your budget?

- Income
- How much you spend on the budget items
- How much of your income is left over

2. What are the steps to good budgeting and saving planning?

- Income
- Expenses
- Emergency Fund
- Debt
- Investing

3. Which budgeting approach is recommended for budgeting your job responsibilities as an employee?

- Zero
- 50/30/20
- Other budgeting
- None

4. What is "Payoff"?

- How much money is left over at the end of a month
- How much money is left over at the end of a year

5. How do you determine your budget? (What is the best example of a budgeting tool?)

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Step 2: Work & Benefits

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Personal Financial Planning Study Guide Answers

H Kauffman



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