

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

J Spring



Personal Finance Chapter 18:

Unveiling the Energy of Verbal Art: An Psychological Sojourn through **Personal Finance Chapter 18**

In a world inundated with screens and the cacophony of quick transmission, the profound energy and psychological resonance of verbal beauty usually fade in to obscurity, eclipsed by the constant assault of noise and distractions. However, located within the lyrical pages of **Personal Finance Chapter 18**, a fascinating perform of literary splendor that impulses with natural emotions, lies an unique trip waiting to be embarked upon. Penned by a virtuoso wordsmith, this magical opus courses viewers on an emotional odyssey, softly revealing the latent potential and profound influence stuck within the complicated internet of language. Within the heart-wrenching expanse of the evocative analysis, we can embark upon an introspective exploration of the book is main themes, dissect their interesting writing fashion, and immerse ourselves in the indelible effect it leaves upon the depths of readers souls.

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