

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

RM Cervero



Personal Finance Chapter 18:

Unveiling the Power of Verbal Art: An Emotional Sojourn through **Personal Finance Chapter 18**

In some sort of inundated with screens and the cacophony of quick conversation, the profound energy and mental resonance of verbal beauty often disappear into obscurity, eclipsed by the regular barrage of noise and distractions. However, located within the musical pages of **Personal Finance Chapter 18**, a captivating perform of literary splendor that impulses with fresh thoughts, lies an memorable trip waiting to be embarked upon. Composed with a virtuoso wordsmith, this interesting opus manuals readers on a mental odyssey, gently revealing the latent possible and profound impact stuck within the complex internet of language. Within the heart-wrenching expanse with this evocative examination, we will embark upon an introspective exploration of the book is main subjects, dissect its interesting publishing fashion, and immerse ourselves in the indelible impression it leaves upon the depths of readers souls.

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