

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

RJ Alexander



Personal Finance Chapter 18:

Whispering the Secrets of Language: An Psychological Quest through **Personal Finance Chapter 18**

In a digitally-driven world wherever displays reign supreme and instant interaction drowns out the subtleties of language, the profound strategies and psychological nuances concealed within words often move unheard. Yet, situated within the pages of **Personal Finance Chapter 18** a captivating fictional value pulsing with fresh thoughts, lies an extraordinary quest waiting to be undertaken. Composed by a talented wordsmith, this wonderful opus encourages visitors on an introspective journey, delicately unraveling the veiled truths and profound impact resonating within the material of each and every word. Within the psychological depths with this poignant evaluation, we shall embark upon a sincere exploration of the book is key themes, dissect their interesting writing type, and fail to the strong resonance it evokes serious within the recesses of readers hearts.

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