

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 Ch 11 Study Guide Answers

JG Myers



Personal Finance Ch 11 Study Guide Answers:

Whispering the Secrets of Language: An Psychological Quest through **Personal Finance Ch 11 Study Guide Answers**

In a digitally-driven world wherever screens reign great and instant conversation drowns out the subtleties of language, the profound strategies and mental subtleties hidden within phrases frequently go unheard. However, situated within the pages of **Personal Finance Ch 11 Study Guide Answers** a interesting literary value blinking with fresh emotions, lies an exceptional journey waiting to be undertaken. Composed by a talented wordsmith, that marvelous opus invites readers on an introspective trip, delicately unraveling the veiled truths and profound influence resonating within the very cloth of every word. Within the emotional depths of this emotional evaluation, we shall embark upon a honest exploration of the book is primary styles, dissect its captivating publishing type, and fail to the effective resonance it evokes serious within the recesses of readers hearts.

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