

## 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.

# Study Guide Personal Finance

**Garman**



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## **Table of Contents Study Guide Personal Finance**

1. Understanding the eBook Study Guide Personal Finance
  - The Rise of Digital Reading Study Guide Personal Finance
  - Advantages of eBooks Over Traditional Books
2. Identifying Study Guide Personal Finance
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Study Guide Personal Finance
  - User-Friendly Interface
4. Exploring eBook Recommendations from Study Guide Personal Finance
  - Personalized Recommendations
  - Study Guide Personal Finance User Reviews and Ratings
  - Study Guide Personal Finance and Bestseller Lists
5. Accessing Study Guide Personal Finance Free and Paid eBooks
  - Study Guide Personal Finance Public Domain eBooks
  - Study Guide Personal Finance eBook Subscription Services
  - Study Guide Personal Finance Budget-Friendly Options

6. Navigating Study Guide Personal Finance eBook Formats
  - ePub, PDF, MOBI, and More
  - Study Guide Personal Finance Compatibility with Devices
  - Study Guide Personal Finance Enhanced eBook Features
7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Study Guide Personal Finance
  - Highlighting and Note-Taking Study Guide Personal Finance
  - Interactive Elements Study Guide Personal Finance
8. Staying Engaged with Study Guide Personal Finance
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Study Guide Personal Finance
9. Balancing eBooks and Physical Books Study Guide Personal Finance
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Study Guide Personal Finance
10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
11. Cultivating a Reading Routine Study Guide Personal Finance
  - Setting Reading Goals Study Guide Personal Finance
  - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Study Guide Personal Finance
  - Fact-Checking eBook Content of Study Guide Personal Finance
  - Distinguishing Credible Sources
13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
14. Embracing eBook Trends
  - Integration of Multimedia Elements

- Interactive and Gamified eBooks

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