
EVERFI -Lesson 3 - Budgeting

Which of the following is a benefit of using a budget?

- a. Helps to keep track of the money you receive
- b. Helps to prioritize your spending
- c. Helps reach short- and long-term financial goals
- d. All of the above - Answer- d

Which of the following is NOT a benefit of using a budget?

- a. a budget can help you purchase anything you want.
- b. a budget can help you keep track of your money.
- c. a budget can help you make plans to reach your financial goal.
- d. a budget can help you decide the importance of your expenses. - Answer- a

Why is using a budget beneficial?

- a. helps to keep track of the money you receive.
- b. helps to prioritize your spending.
- c. helps reach short- and long-term financial goals.
- d. All of the above. - Answer- d

Which of the following should NOT be considered when setting a current budget?

- a. your financial goals
- b. future income
- c. needs and wants
- d. savings - Answer- b

Which of the following should you consider when setting a budget?

- a. your financial goals
- b. needs and wants
- c. savings
- d. all the above - Answer- d

What should be considered when setting a budget?

- a. needs and wants
- b. savings
- c. time management goals
- d. needs, wants, and savings - Answer- d

_____ are good places to look to find your current expenses when building your budget.

- a. banks and credit unions
- b. grocery stores and concerts
- c. banks and credit statements
- d. online research websites - Answer- c

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