
EVERFI MODULE 3 – BUDGETING QUESTIONS WITH CORRECT ANSWERS

Which of the following is NOT a good way to track your spending?

- In your head
- Notebook and pencil
- Envelope method
- Online software or app **CORRECT ANSWER** In your head

What should be considered when setting a budget? **CORRECT ANSWER** Needs, wants, and savings

Which choice or choices best describes the purpose of an emergency fund?

- An emergency fund prepares you for unexpected expenses.
- An emergency fund keeps you from borrowing money from friends and family.
- An emergency fund removes the worry about expenses not in the budget.
- All of the above are good reasons to have an emergency fund. **CORRECT ANSWER** All of the above are good reasons to have an emergency fund.

Which of the following statements is TRUE?

- Recurring expenses don't need to be planned for because they rarely happen.
- Recurring expenses are expenses that occur every month.
- Recurring expenses should be planned for after looking at your wants.
- None of the above **CORRECT ANSWER** Recurring expenses are expenses that occur every month.

Which of the following expenses would be a good reason to spend money from an emergency fund?

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