

## EverFI Venture

### Lesson 1- Building a Balanced Budget

1. What is startup capital?
2. What is income?
3. What is the most common way to earn income?
4. What is another name for a spending plan?
  - a. Why is it helpful?
5. When is a budget considered balanced?
6. What are taxes?
  - a. Give 3 examples of what taxes are used for.
7. What are federal taxes?
  - a. Give 3 examples of what federal taxes are used for.
8. What are state taxes?
  - a. Give 2 examples of what state taxes are used for.
9. What is Medicare?
  - a. Paying Medicare tax now means\_\_\_\_\_.
10. What is social security tax?
  - a. You pay Social Security now and receive the benefits\_\_\_\_\_.
11. Give 2 examples of needs.
12. Give 2 examples of wants.
13. What is a fixed expense?
  - a. What is one of your largest fixed expenses in the EverFI game?
14. What are 2 items that are considered Utilities that you must pay every month?
15. What are Variable expenses?
16. Why is it important to have Health Insurance?

# Everfi Module 1 On Venture

**Richard Bailey**



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## **Table of Contents Everfi Module 1 On Venture**

1. Understanding the eBook Everfi Module 1 On Venture
  - The Rise of Digital Reading Everfi Module 1 On Venture
  - Advantages of eBooks Over Traditional Books
2. Identifying Everfi Module 1 On Venture
  - 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 Everfi Module 1 On Venture
  - User-Friendly Interface
4. Exploring eBook Recommendations from Everfi Module 1 On Venture
  - Personalized Recommendations
  - Everfi Module 1 On Venture User Reviews and Ratings

- Everfi Module 1 On Venture and Bestseller Lists
- 5. Accessing Everfi Module 1 On Venture Free and Paid eBooks
  - Everfi Module 1 On Venture Public Domain eBooks
  - Everfi Module 1 On Venture eBook Subscription Services
  - Everfi Module 1 On Venture Budget-Friendly Options
- 6. Navigating Everfi Module 1 On Venture eBook Formats
  - ePub, PDF, MOBI, and More
  - Everfi Module 1 On Venture Compatibility with Devices
  - Everfi Module 1 On Venture Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Everfi Module 1 On Venture
  - Highlighting and Note-Taking Everfi Module 1 On Venture
  - Interactive Elements Everfi Module 1 On Venture
- 8. Staying Engaged with Everfi Module 1 On Venture
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Everfi Module 1 On Venture
- 9. Balancing eBooks and Physical Books Everfi Module 1 On Venture
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Everfi Module 1 On Venture
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Everfi Module 1 On Venture
  - Setting Reading Goals Everfi Module 1 On Venture
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Everfi Module 1 On Venture
  - Fact-Checking eBook Content of Everfi Module 1 On Venture
  - 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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