

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?

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