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## Foundations in Personal Finance Chapter 3 Test Study Questions

Terms in this set (14)

<p>What term describes the total amount of money you have available to spend?</p>	<p>What is a 401(k) emergency fund?</p>
<p>Instead of borrowing money for large purchases, you should use money you have saved. How do you do this?</p>	<p>Emergency Fund</p>
<p>What does it mean to have a negative savings rate?</p>	<p>Spending more money than you have and using up your cash.</p>
<p>The saving habits of thousands of people can determine which principle of saving?</p>	<p>The length of time money is invested has a big effect on the rate of compounding.</p>

# Foundations In Personal Finance Chapter 2

**Ensheng Dong**



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