

## EverFi Module 1 - Savings - Final Quiz Answers

Key - Answer- \* = correct answer

You are opening a savings account that earns compound interest. Which compounding frequency will earn you the MOST money? - Answer- A.) Compounding 1 time a year  
B.) Compounding 4 times a year  
C.) Compounding monthly  
D.) Compounding daily\*

Which of the following accounts will give you the LEAST access to your money? - Answer- A.) Simple savings account  
B.) Certificate of Deposit (CD)\*  
C.) Checking account  
D.) Cash

Tamara has \$500 she is looking to save for a class trip. She wants to earn the most possible interest and will not need access to her money for a full year. Which type of savings account will be best for Tamara? - Answer- A.) Savings Account  
B.) Certificate of Deposit (CD)\*  
C.) Money Market Account  
D.) Checking Account

Interest is: - Answer- A.) a charge for lending money to a bank  
B.) the amount owed for borrowing money\*  
C.) the amount added into your savings when opening a bank account  
D.) a charge for the convenience of accessing money stored in your bank account

The purpose of a budget is to: - Answer- A.) help you plan how you will spend the money you earn or receive.\*  
B.) stop you from spending too much money.  
C.) increase the balance of your savings account  
D.) tell you how much you owe the government in taxes

Which of the following is generally true about savings vehicles? - Answer- A.) Savings vehicles are only useful for long-term investments.  
B.) People should evaluate different forms of savings vehicles based on their needs.\*  
C.) Savings vehicles are never insured.  
D.) All of the above

Joy is taking out a car loan which she will pay back with interest. Which option will require her to pay the lowest amount in interest? - Answer- A.) Annual Compounding\*  
B.) Monthly Compounding  
C.) Daily Compounding  
D.) Semi-Annual Compounding

# Savings Everfi Final Quiz Answers

**Barbara O'Neill, PH.D., CFP**

A red circular graphic with a gradient, appearing as a partial circle or a stylized arrow pointing to the right, located to the right of the author's name.

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**Your Savings Workbook** Savings Bonds Division,

**More Money Challenge** Laurie Hise, 2019-02-25 Budgeting journal that can easily be carried in a handbag or work bag Stay on track with your personal finances with this compact planner Weekly and Monthly Budget Workbook Find several worksheets inside including the following Bill Payments Calendar Savings Tracker Debt Tracker Annual Budget Overview Monthly Savings Review and more Cash Envelopes System The planner includes several pages to use to create your own cash envelope system You will also receive an exclusive link to download a template to create additional envelopes No Spend Challenge Worksheet Motivate yourself with a month of no

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web dec 17 2020 jack and the beanstalk questions answers question 8 what surprised the jack next morning answer jack was surprised to see a giant beanstalk outside his bedroom s window when he woke up the next morning question 9 how can you say that the beanstalk was high answer the beanstalk was so tall that it went

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web 1 jack lived with his a father b mother c grandma 2 they were very a poor b happy c rich 3 jack was sent away to go and sell his a watch b axe c cow 4 jack met a man he sold the cow to him for some magic a bananas b beans c balloons 5 mother threw the beans the next day there was a

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web the lower level text has been simplified for lower level readers but follows the structure of the other two higher texts and is therefore also double sided but uses mainly decodable and high frequency words and has 9 comprehension question



using

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web sep 7 2020 question 1 choose the correct option a the boy lived with his i father ii mother iii aunt b jack and his mother were very i poor ii hungry iii rich c all they had was a i sheep ii dog iii cow d the man gave some for the cow i magic beans ii magic rings iii magic seeds

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