

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 Quiz

J Rink



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Table of Contents Savings Everfi Quiz

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

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