

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

Answers For Final Quiz Everfi Credit Score

Jiyuan Zhang



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Table of Contents Answers For Final Quiz Everfi Credit Score

1. Understanding the eBook Answers For Final Quiz Everfi Credit Score
 - The Rise of Digital Reading Answers For Final Quiz Everfi Credit Score
 - Advantages of eBooks Over Traditional Books
2. Identifying Answers For Final Quiz Everfi Credit Score
 - 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 Answers For Final Quiz Everfi Credit Score
 - User-Friendly Interface
4. Exploring eBook Recommendations from Answers For Final Quiz Everfi Credit Score
 - Personalized Recommendations
 - Answers For Final Quiz Everfi Credit Score User Reviews and Ratings
 - Answers For Final Quiz Everfi Credit Score and Bestseller Lists
5. Accessing Answers For Final Quiz Everfi Credit Score Free and Paid eBooks
 - Answers For Final Quiz Everfi Credit Score Public Domain eBooks
 - Answers For Final Quiz Everfi Credit Score eBook Subscription Services
 - Answers For Final Quiz Everfi Credit Score Budget-Friendly Options
6. Navigating Answers For Final Quiz Everfi Credit Score eBook Formats

- ePub, PDF, MOBI, and More
 - Answers For Final Quiz Everfi Credit Score Compatibility with Devices
 - Answers For Final Quiz Everfi Credit Score Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Answers For Final Quiz Everfi Credit Score
 - Highlighting and Note-Taking Answers For Final Quiz Everfi Credit Score
 - Interactive Elements Answers For Final Quiz Everfi Credit Score
 8. Staying Engaged with Answers For Final Quiz Everfi Credit Score
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Answers For Final Quiz Everfi Credit Score
 9. Balancing eBooks and Physical Books Answers For Final Quiz Everfi Credit Score
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Answers For Final Quiz Everfi Credit Score
 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
 11. Cultivating a Reading Routine Answers For Final Quiz Everfi Credit Score
 - Setting Reading Goals Answers For Final Quiz Everfi Credit Score
 - Carving Out Dedicated Reading Time
 12. Sourcing Reliable Information of Answers For Final Quiz Everfi Credit Score
 - Fact-Checking eBook Content of Answers For Final Quiz Everfi Credit Score
 - Distinguishing Credible Sources
 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
 14. Embracing eBook Trends
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