

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 Everfi Module Savings

Behl, Abhishek,Nayak, Sushma

Answers Everfi Module Savings:

Research Anthology on Personal Finance and Improving Financial Literacy Management Association, Information Resources, 2020-12-05 Developing personal financial skills and improving financial literacy are fundamental aspects for managing money and propelling a bright financial future Considering life events and risks that unexpectedly present themselves especially in the light of recent global events there is often an uncertainty associated with financial standings in unsettled times It is important to have personal finance management to prepare for times of crisis and personal finance is something to be thought about in everyday life The incorporation of financial literacy for individuals is essential for a decision making process that could affect their financial future Having a keen understanding of beneficial and detrimental financial decisions a plan for personal finances and personalized goals are baselines for money management that will create stability and prosperity In a world that is rapidly digitalized there are new tools and technologies that have entered the sphere of finance as well that should be integrated into the conversation The latest methods and models for improving financial literacy along with critical information on budgeting saving and managing spending are essential topics in today s world The Research Anthology on Personal Finance and Improving Financial Literacy provides readers with the latest research and developments in how to improve understand and utilize personal finance methodologies or services and obtain critical financial literacy The chapters within this essential reference work will cover personal finance technologies banking investing budgeting saving and the best practices and techniques for optimal money management This book is ideally designed for business managers financial consultants entrepreneurs auditors economists accountants academicians researchers and students seeking current research on modern advancements and recent findings in personal finance

Maintaining Financial Stability in Times of Risk and Uncertainty Behl, Abhishek, Nayak, Sushma, 2018-12-04 Risks and uncertainties market financial operational social humanitarian environmental and institutional are the inherent realities of the modern world Stock market crashes demonetization of currency and climate change constitute just a few examples that can adversely impact financial institutions across the globe To mitigate these risks and avoid a financial crisis a better understanding of how the economy responds to uncertainties is needed Maintaining Financial Stability in Times of Risk and Uncertainty is an essential reference source that discusses how risks and uncertainties affect the financial stability and security of individuals and institutions as well as probable solutions to mitigate risk and achieve financial resilience under uncertainty Featuring research on topics such as financial fraud insurance ombudsman and Knightian uncertainty this book is developed for researchers academicians policymakers students and scholars *Secure Ways to Save* National Savings Committee (Ireland), 1985 **Consumer Guide to Home Energy Savings** Jennifer Thorne Amann, Alex Wilson, Katie Ackerly, 2007 How efficient are front load washing machines When is it time to replace your old refrigerator These questions and many more are answered in The Consumer Guide to Home Energy Savings a one stop resource for consumers who want

to improve their home's energy performance and reduce costs. Zeroing in on the most useful response can be a challenge. This ninth edition cuts through the confusion. Well organized and highly readable, *The Consumer Guide to Home Energy Savings* begins with an overview of the interrelationships between energy use, economics, and the environment. Chapters focus on specific areas in the home such as electronics, lighting, heating, cooling, ventilation, kitchen, and laundry, and provide helpful explanations for each, including:

- Describing energy use characteristics
- Drawing comparisons between available technologies
- Outlining the most cost effective repair and replacement options
- Providing step by step guidance for finding the right equipment
- Describing how the equipment operates
- Summarizing how much energy is used or lost

Included are tips on improving existing equipment and guidance for when and why consumers should purchase new energy efficient equipment, as well as a reminder to check local government and utility incentives for purchase or retrofit grants. This guide will be an invaluable resource to all consumers concerned about reducing both their energy bills and their environmental impact.

Jennifer Thorne Amann is a senior associate in the ACEEE American Council for an Energy Efficient Economy Buildings and Equipment Program. Alex Wilson is president of BuildingGreen Inc., author of *Your Green Home* and executive editor of *Environmental Building News*.

Secure Ways to Save National Savings Committee, 1974 Current Income and Private Consumption Anne Brunila, 1997 Tiivistelmä *THE ENERGY SAVING GUIDE* George HELCKE, 1981 *Chilton's Guide to Home Energy Savings* Lewis Vaughn, 1982

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