

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 Everfi Credit Score Quiz

Liz Pulliam Weston

A red circular graphic with a gradient, appearing as a partial circle or a thick arc, located to the right of the name bar.

Answers For Everfi Credit Score Quiz:

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

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MONEY MANAGEMENT NARAYAN CHANGDER,2025-02-10 This book has been designed for candidates preparing for various competitive examinations It contains many objective questions specifically designed for different exams Answer keys are provided at the end of each page It will undoubtedly serve as the best preparation material for aspirants This book is an engaging quiz eBook for all and offers something for everyone This book will satisfy the curiosity of most students while also challenging their trivia skills and introducing them to new information Use this invaluable book to test your subject matter expertise Multiple choice exams are a common assessment method that all prospective candidates must be familiar with in today s academic environment Although the majority of students are accustomed to this MCQ format many are not well versed in it To achieve success in MCQ tests quizzes and trivia challenges one requires test taking techniques and skills in addition to subject knowledge It also provides you with the skills and information you need to achieve a good score in challenging tests or competitive examinations Whether you have studied the subject on your own read for pleasure or completed coursework it will assess your knowledge and prepare you for competitive exams quizzes trivia and more Note If you are unable to purchase book you can request a FREE PDF practice set by emailing me at cbsenet4u gmail com I will send you a PDF version of this book

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friendly road map for understanding and navigating the secretive world of consumer credit Davenport reveals where your credit score comes from how to improve maintain or rescue it and how to avoid hidden credit pitfalls Your Score is an accessible manual designed to help you take control of your credit score and better navigate all the important financial decisions in your life Does a phenomenal job of pulling back the curtain and giving you a firsthand peek inside the hidden often frustrating world of credit scoring Lynnette Khalfani Cox New York Times best selling author of Zero Debt **Credit Score Crash Course** IntroBooks,2019-12-19 Credit scores are not the easiest three numbers to understand With just three figures telling you whether you can obtain a loan or not or get a mortgage or not makes credit scores one of the most important things in our lives Especially when you depend on loans to help you fulfil your dreams of owning a house a car or an expensive piece of household item So what makes credit scores what they are How does anyone find out if you are worthy for a credit or not Are these always right Can a business depend on these credit scores entirely when it comes to deciding whether a client should get a credit or not There is a lot of confusion among people about how credit scores are obtained and how they are scored Keeping in mind that these scores can make a huge difference in your ability to buy new products it is important that you should have complete understanding of credit scores and how they affect your buying power Different countries calculate credit scores differently They even utilize credit scores for different reasons There are a number of models that help companies follow a methodology for credit scoring People usually have a lot of questions about how to build credit and if they will ever be able to restore their credit score to make sure that they can obtain loans or mortgages without problems Many countries allow people to get a free credit report in order to ensure that they have complete access to the details that are affecting their credit score However in some countries it is treated differently where you may have to pay for getting your credit report which can help you identify the high and low points of your credit score **Credit Card Math: Life Skills Math Series** Sue LaRoy,2021-11-30 Everything you ever needed to know about credit cards all in one book How do I get a credit card What is a credit score How do I use a credit card What is an account statement Answers to these questions and much more are featured in this comprehensive book Students get hands on experience filling out application forms Step by step instructions explain account statements and how to make purchases in stores and online Detailed illustrations and high interest comprehension activities ensure an in depth understanding of what it means to responsibly use a credit card Essential consumer math skills are highlighted through lots of practice with real life word problems Students are asked to add subtract multiply and or divide money figure percentages round to the nearest hundredth fill in graphs and pie charts and much more A glossary and an answer key are included in this 64 page book **Your Credit Score** Liz Pulliam Weston,2005 This is an excellent book It is insightful well written and surprisingly interesting Liz Pulliam Weston has done an outstanding job demystifying an often intimidating and frustrating topic for the benefit of all consumers

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