

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

Michael Rajnik

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

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Table of Contents Answers For Everfi Credit Score Quiz

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

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