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## EverFi Modules Questions question and answer

What is the typical relationship between time and interest rate?

- a) Longer time period usually equal higher interest rates
- b) Shorter time period usually equal higher interest rates
- c) Longer time periods usually have no affect on interest rates
- d) Shorter time periods usually have no affect on interest rates - => a) Longer time period usually equal higher interest rates

Interest is:

- 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 - => b) the amount owed for borrowing money

Which of the following is the MOST important consideration when planning your budget?

- a) Budget for expected events before unexpected expenses
- b) Budget for your needs before your wants
- c) Budget for fixed expenses before flexible expenses
- d) Budget for unexpected events before expected expenses - => b) Budget for your needs before your wants

Which of the following is generally true about savings vehicles?

- 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 - => b) People should evaluate different forms of savings

Which of the following savings vehicles usually requires a high minimum balance?

# Answer To Everfi Question For Consumer Protection

**Jos Gaer**



## **Answer To Everfi Question For Consumer Protection:**

Press Summary - Illinois Information Service Illinois Information Service, 1986      **Studio Potter**, 1988      **Commonly Asked Questions about Consumer Rights & Their Answers** Kansas. Insurance Department. Consumer Assistance Division, 1993\*      Information Obligations and Disinformation of Consumers Gert Straetmans, 2019 This book focuses on recent developments in consumer law specifically addressing mandatory disclosures and the topical problem of information overload It provides a comparative analysis based on national reports from countries with common law and civil law traditions in Asia America and Europe and presents the reports in the form of chapters that have been drafted on the basis of a questionnaire and which use the same structure as the questionnaire to allow them to be easily compared The book starts with an analysis of the basic assumptions underlying the current consumer protection models and examines whether and how consumer models adapt to the new market conditions The second part addresses the information obligations themselves first highlighting the differences in the reported countries before narrowing the analysis down to countries with a general pre contractual information duty particularly the transparency requirements that often come with such a duty The next part examines recent developments in the law on food labelling commercial practices and unfair contract terms in order to identify whether similar traits can be found in European and non European jurisdictions The fourth part of the book focuses on specific information obligations in the financial services and e commerce sectors discussing the fact that legislators are experimenting with different forms of summary disclosures in these sectors The final part provides a critical appraisal of the recent developments in consumer information obligations addressing the question of whether the multiple criticisms from behavioural sciences necessitate abandonment or refinement of current consumer information models in favour of new more adequate forms of consumer protection and providing suggestions      *Protecting consumers - the system for enforcing consumer law* Great Britain: National Audit Office, 2011-06-15 Unfair treatment of consumers ranging from pressure selling to systematic scams by criminals is costing billions of pounds each year but the system for enforcing consumer law is not delivering value for money The overall scale of this so called consumer detriment particularly that caused by doorstep crime is not being properly evaluated leading to the inefficient allocation of resources Although much detriment occurs at the regional and national level incentives are weighted against a coordinated approach which goes beyond local areas While there are no reliable figures NAO estimates the cost of detriment which cannot be tackled at local level is more than 4.8 billion each year Central government provides annual funding of 34 million to tackle crime which crosses the borders between local authorities but this is relatively low compared to the scale of the problem The Department for Business Innovation and Skills estimates that the annual funding for Trading Standards Services will reduce from 213 million to about 140 million 170 million by 2014 affecting action to address this problem The framework for prioritizing and allocating cases introduced by the Office of Fair Trading is not being applied as intended But formal structures for supporting the model are

not in place in seven of the eleven regions and there is still a lack of clarity over who should be taking cases forward As a result the OFT has been able to take enforcement action on only two of the 15 cases referred to it in the last two years

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