

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

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Yan Bai

A red circular graphic with a gradient, appearing as a semi-circle or a partial circle, located to the right of the name 'Yan Bai'.

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Money Saving Tips Rock Bankole, 2016-08-14 At Last The Answers you deserve on Saving Money Now Without any nonsense advice like renting out your house and moving down to the garage Are you overwhelmed by financial difficulties Have you accumulated too many debts that are struggling you to death Or have you made poor investment decisions and are now unable to enjoy money According to a research conducted by the National Bureau of Economic Research NBER the majority of Americans do not plan for a predictable event such as retirement or children s college education Most importantly people do not make provisions for unexpected events and emergencies leaving themselves and the economy exposed to shocks 4 out of 5 American adults are faced with economic insecurity at some point in their lives and the majority of Americans lack basic numeracy and knowledge of fundamental economic principle There is also a sharp disconnection between self reported financial knowledge and financial knowledge as measured by financial literacy quizzes Even those who give their best knowledge score poorly on quizzes Moreover while many believe they are pretty good at dealing with day to day financial matters in actuality they engage in financial behaviors that generate expenses and fees overdrawing checking accounts making late credit card payments or exceeding limits on credit card charges Comparing terms of financial contracts and shopping around before making financial decisions are not at all common among the population How would you like to change your financial life and protect your family from an economic disaster By purchasing the *Money Saving Tips* book you ll discover a step by step and easy to follow guide that reveals the secret to effectively save money as well as the fundamental and basic economic principle everybody ought to know about Not only that you will also learn how to think like people who are financially successful and why saving money is not only a physical act but a mental action as well Here is a preview of what you will learn Simple techniques to establish your money saving master plan How to think smart and act smart with your money Powerful Technique to make your savings work for you The 1 technique of developing a money saving habits And much more When you purchase the *Money Saving Tips* book today you ll save 60% off the regular price Please note that this bonus is only available for a limited time Go to the top of the page and click the orange Add To Cart button on the right to order now

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abstract about what money symbolizes and see it for what it really is We have to do the same with debt and when it becomes clear that debt is a form of slavery we might think twice about volunteering for slavery Law 2 It s Time to Break It DownLet s break down where the most obvious money habits that fail you Remember we ve going to learn how to save money in a way that doesn t suck so first we cull the stuff we don t care about This activity will help with that challenge Law 3 Think of Your Savings Like It s a Bill That Must Be Paid to YourselfHow frustrating when this rule is so much easier said than done Let s discuss the reality of this concept and find out how to make it happen Law 4 Start Making Comparisons about the Services You Subscribe ToThis where the meat of your savings happens You don t need to cut into the quality of your life like you think you might and you can still save hundreds of dollars a month Law 5 Don t be Fooled by the Smoke and Mirrors of the Guy Standing Next to YouKeeping up with the Jones s is the biggest scam society ever made you believe Cause the Jones s might be stupid with their personal finance Learn to be smarter than the next guy not fooled into consuming every shiny thing Law 6 Don t Make Emotional Money DecisionsDon t be tripped up over your emotions Learn a few useful skills to work with those emotional feeling Discover when it s time to buy the thing you love and when to turn and walk away Law 7 Know Your Team Not everybody cares about your success Identify who to work with and who to say no to when it comes to digging into your pockets Law 8 Small Goals vs Big GoalsWe all have the goal that drives us to financial success but you want to discover how the small goals will help you achieve the bigger ones In fact you might need to buy that laptop and reward yourself if you want to make it to that big dream goal Tags saving money saving money tips personal finance that doesn t suck hot to save money a guide to saving money save money tips money management frugal living frugal living tips debt free debt free living debt to pay budgeting for beginners budgeting and finance personal finance books

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