

Everfi: Financial Literacy Questions and Answers 100% Pass

What is the "Rule of 72"? ✓✓a very close estimate for seeing how long it takes for an investment to double. You just divide 72 by the interest rate. If the interest rate is 8% you divide $72/8=9$

Which type of compound interest will benefit you more? ✓✓The more frequently your interest compounds, the more interest you will earn over time. SIMPLE INTEREST accounts compound only once per year.

What are examples of good savings vehicles? ✓✓Money Market Savings Account (MMA) which is a type of savings vehicle that requires high minimum balances but offers higher interest rates, or a Certificate of Deposit, which is a type of savings vehicle in which you put your money away for a certain amount of time, called a term, to allow your principal to earn interest.

What is the number at the upper right-hand area of a check? ✓✓Check number

What type of bank account offers no interest? ✓✓Credit Union

Financial Literacy Everfi Lesson 9 Answers

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Dollars & Sense. Financial literacy course curriculum manual Centre for Family Literacy, 2010 This curriculum manual 176 pages from The Center for Family Literacy is aimed at facilitators of financial literacy courses It includes four levels of instruction beginner intermediate advanced and English language learner The beginner level is intended for adults with very low literacy skills and focuses on basic math skills Handouts are in larger print and written in clear language The intermediate level is intended for students with a good grasp of basic math skills and with some computer experience Advanced level topics include spreadsheets mortgages and financial planning along with a review of mental math skills The ELL level includes discussions about idioms along with activities to encourage conversational practice Topics were chosen based on common questions raised by adult students Each topic starts with an objective terms addressed within the context of the lesson followed by suggested activities and brief instructions for the facilitator A variety of instructional techniques are used including lecture format class discussion and whole group partner or small group activities Table of contents Module 1 Money and Math Topic A Understanding Money Topic B Money Math Topic C Money Sense Your Rights Module 2 Understanding Income Money Sense Spending Traps Module 3 Spending Topic A Taxes and Receipts Topic B Spending Diary Topic C Money Sense Unfair Sales Tactics Module 4 Saving Module 5 Budgeting Topic A Rounding and Estimating Topic B Understanding Bills Topic C Income and Expenses Topic D Creating a Budget Topic E Finding a Balance Topic F Money Sense Your Children and Money Module 6 Banking Topic A Banking Services Topic B Savings and Chequeing Accounts Topic C Bank Cards and ATMs Topic D Money Sense Banking Security Module 7 Credit Topic A Credit Cards Topic B Credit Continued Topic C Money Sense The Cost of Carrying a Balance Module 8 Debt Topic A Introduction to Debt Topic B Taking Control Module 9 Getting Specific Topic A Your Car Topic B Your Home Topic C Money Sense Insurance Module 10 Computer Workshop *Financial Literacy and Money Skills for Tweens* Elliot Smart, 2024-08-28 In a world where financial stability is increasingly important teaching children how to manage money from a young age is essential Financial Literacy and Money Skills for Tweens is the ultimate guide to equipping your tween with the knowledge and skills they need to navigate the complexities of earning budgeting spending saving and investing Did you know that financial habits are often formed early in life This book breaks down the essentials of financial literacy into easy to understand lessons that resonate with tweens From understanding income sources and developing a strong work ethic to learning smart shopping strategies and avoiding financial pitfalls each chapter is packed with practical advice and real life examples designed to engage young minds Part 1 Introduction to Financial Literacy Chapter 1 Why Financial Literacy Matters for Tweens The Building Blocks of a Secure Future The Role of Parents and Educators Chapter 2 Setting Financial Goals and Values Setting SMART Financial Goals Part 2 Earning Money Chapter 3 Understanding Income Sources Allowance Jobs Entrepreneurship Allowance The First Step in Financial Responsibility Jobs Earning Through Work Entrepreneurship Turning Ideas into Income Combining Income

Sources for Financial Growth Chapter 4 Developing a Strong Work Ethic How Tweens Can Develop a Strong Work Ethic Real Life Examples of Tweens with Strong Work Ethics Chapter 5 Exploring Career Options and Salary Ranges Part 3 Budgeting and Spending Chapter 6 Creating a Budget and Tracking Expenses Chapter 7 Needs vs Wants Prioritizing Spending Chapter 8 Smart Shopping Strategies Part 4 Saving and Investing Chapter 9 The Importance of Saving and Emergency Funds Chapter 10 Introduction to Investing Stocks Bonds etc The Power of Compound Interest in Investing How to Start Investing Chapter 11 Long Term Savings Goals College Big Purchases Part 5 Managing Debt and Credit Chapter 12 Understanding Debt and Credit What is Debt What is Credit How to Use Debt and Credit Wisely Chapter 13 Avoiding Debt Traps Credit Cards Loans Strategies to Avoid Debt Traps Chapter 14 Building Credit Responsibly Steps to Building Credit Responsibly Part 6 Real World Applications Chapter 15 Using Money Skills in Everyday Life Making Financial Decisions with Long Term Impact Chapter 16 Avoiding Financial Pitfalls Scams Frauds Common Types of Scams How to Recognize and Avoid Financial Frauds Chapter 17 Financial Planning for Big Purchases Cars College Chapter 18 Putting It All Together A Financially Literate Tween Applying Financial Literacy in Your Life Don t wait to give your child the financial head start they deserve Financial Literacy and Money Skills for Tweens is more than just a book it s an investment in your child s future Empower them with the tools they need to succeed in life Grab your copy today and watch your tween transform into a financially savvy young adult

Money Math, 200? Brochure with order form promoting a financial literacy program directed toward children in grades 7-9

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