

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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Lei Shi

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

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Table of Contents Everfi Answers Module 9 Final Quiz

1. Understanding the eBook Everfi Answers Module 9 Final Quiz
 - The Rise of Digital Reading Everfi Answers Module 9 Final Quiz
 - Advantages of eBooks Over Traditional Books
2. Identifying Everfi Answers Module 9 Final 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 Everfi Answers Module 9 Final Quiz
 - User-Friendly Interface
4. Exploring eBook Recommendations from Everfi Answers Module 9 Final Quiz
 - Personalized Recommendations
 - Everfi Answers Module 9 Final Quiz User Reviews and Ratings
 - Everfi Answers Module 9 Final Quiz and Bestseller Lists
5. Accessing Everfi Answers Module 9 Final Quiz Free and Paid eBooks
 - Everfi Answers Module 9 Final Quiz Public Domain eBooks
 - Everfi Answers Module 9 Final Quiz eBook Subscription Services
 - Everfi Answers Module 9 Final Quiz Budget-Friendly Options
6. Navigating Everfi Answers Module 9 Final Quiz eBook Formats

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