

EverFi – Financial Literacy Cumulative Exam

Module 1: Savings

1. Use the Rule of 72 to calculate how long it will take for your money to double if it's earning 6% in interest:
 - a. 12yrs
 - b. 16yrs
 - c. 36yrs
 - d. 72yrs

FIGURE 1

Asim's Monthly Expenses Budget	
School Supplies	\$75
Food	\$100
Entertainment	\$25
Transportation	\$50
Savings	\$25
Total	\$275

2. Use the table above to answer the following question:
Asim earns \$250 per month. Which statement below is most correct?
 - a. Asim makes more than she spends.
 - b. Asim spends more than she makes.
 - c. Asim should save more in the future.
 - d. Asim should stop saving in the future.
3. Which will most benefit you financially?
 - a. A savings account that compound interest daily
 - b. A savings account that compound interest monthly
 - c. A savings account that compound interest yearly
 - d. A savings account that does not compound interest
4. **(List all letters that apply)** Which of the following are examples of types of savings vehicles?
 - a. Certificate of deposit (CD)
 - b. Money Market Account
 - c. Checking Account
 - d. Savings Account

Financial Literacy Cumulative Exam

Xiaolong Qi



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