

Everfi Module Tests 1- 10 Questions Answers (2023)

EverFi Module 1 - Savings - Final Quiz Answers.

You are opening a savings account that earns compound interest. Which compounding frequency will earn you the MOST money? - 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? - 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? - A.) Savings Account

- B.) Certificate of Deposit (CD)*
- C.) Money Market Account
- D.) Checking Account

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

The purpose of a budget is to: - 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? - 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? - A.) Annual Compounding*

- B.) Monthly Compounding
- C.) Daily Compounding
- D.) Semi-Annual Compounding

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RJ Alexander

A red circular graphic with a gradient, appearing as a partial circle or a thick arc, located to the right of the name bar.

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