

## 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

# Module 1 Final Quiz Everfi Answers

**Sasha Hu**



## **Module 1 Final Quiz Everfi Answers:**

*The 1% Club* BBC Studios, 2024-11-07 Are you in the top 50% of the country The top 10% Or even the top 1% This is your chance to find out The 1% Club the quiz for 100% of the people The 1% Club Official Quiz Book brought to you by the team behind the hit TV show is a quiz book for all the family where an 8 year old has as much chance of winning as an 80 year old where intelligence is not based on how many exams you passed it s all about how your brain works Logic and common sense are the key to success To win you need to be able to correctly answer a set of fifteen questions that get progressively harder with each round starting with a question that 90% of the country can get right down to a question that only 1% of the country can answer Suitable for contestants of all ages because unlike most quizzes no swotting up is required to win Have you got what it takes to be part of The 1% Club

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