

Everfi Financial Literacy- Module 5 - Higher Education - Final Quiz Questions and Answers | 2024/25

Which of the following statements about federal student loans is TRUE?

- A) The interest rate on your loan will be fixed over time.
- B) The interest rates on federal loans and private loans are similar.
- C) You can only get federal student loans if you demonstrate financial need.
- D) You do not accumulate interest on federal loans. - A) The interest rate on your loan will be fixed over time.

You are looking for ways to pay for your higher education costs. Which of the following options will require you to pay back any money you receive?

- A) Grants
- B) 529 plans
- C) Federal student loans
- D) Scholarships - C) Federal student loans

Which answer best describes an unsubsidized federal loan?

- A) You are only responsible for the cost of the loan.
- B) You are responsible for paying all the interest that accumulates on your loan.
- C) The federal government will only cover the interest accumulated on the loan if you graduate and earn a degree.
- D) The federal government will cover the interest accumulated on the loan while you're in school. - B) You are responsible for paying all the interest that accumulates on your loan.

Which type of loan requires that you pay the interest accumulated during college?

- A) Subsidized federal loan
- B) Unsubsidized federal loan
- C) Pell Grant
- D) University scholarship - B) Unsubsidized federal loan

Select the answer that best describes why the return on investment (ROI) for higher education is high even though the cost of college is increasing.

- A) You have the potential to earn more money in the future when you continue your education past high school.

Everfi Financial Literacy Final Exam 1 9

**Rachna Shukla, Nisha Singhal Aavrit
Singhal, Srishti Gupta**



Everfi Financial Literacy Final Exam 1 9:

NFLAT National Financial Literacy Test Handbook Rachna Shukla, Nisha Singhal Aavrit Singhal, Srishti Gupta, National Financial Literacy Test NFLAT which is the first national level test to measure and improve the level of financial literacy and basic knowledge among students of class VIII IX and X This initiative is aimed at encouraging school students to obtain basic financial literacy and also provide the level of financial skills required for taking responsible financial decisions in life It is one step towards better job prospects also The Salient features of the book are Comprehensive guidelines to the Test are given Important topic such as money budgeting investment banking savings borrowings insurance retirement planning are covered Text is in simple language and easy to understand Syllabus has been meticulously followed Important concepts definitions are given as Key Notes Testing is done by Multiple Choice Questions which have answers explanations alongside Pictures and examples are given to highlight important concepts We are sure the book will be an important tool in imparting skills which are critical to the holistic development of the students Book covers 1 Money Matters Smart Goals and Financial Analysis 2 Budgeting Balancing the Means and the Ends 3 Understanding Insurance and Risk Management 4 Understanding Investments 5 Basics of Banking 6 Introduction to Stocks and Bonds 7 Investments The wider Spectrum 95 105 8 Beyond Savings Borrowing 9 Retirement as a Financial Goal Model Test Paper 1 Model Test Paper 2

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