

- record of you approving the check to be transferred to your bank account

Direct Deposit - having your paycheck automatically deposited into your checking account without having to make a trip to the bank

To set up Direct Deposit, you will need to provide the following to your employer:

1. **Routing Number** - the number in the bottom left corner of your check used to identify your bank/financial institution
2. **Account Number** - the number in the bottom middle of your check and is a unique number used to identify your bank account

AutoBillpay - a way to automatically have your bills paid out of your checking account

Debit Card - uses money in your checking account to cover purchases; used to withdraw money from ATMs

Choose a **PIN** - Personal Identification Number

Don't choose a PIN that's easy to guess (birthday, address, or numbers in order)

Don't give out your PIN to anyone, including friends or family

Don't let anyone else use your debit card

Keep your own **record** of your transactions!! It can take 2 business days for deposits to be available to use.

Overdraft - when you accidentally spend more money than is in your account 

Overdraft Protection - offered by most financial institutions for an additional **fee**

If you overdraw your account, you will be charged a fee but your check (or withdrawal or debit card transaction) will go through

If you do not opt-in for overdraft protection, your transactions will get **declined** if you do not have enough money in your account

Types of Savings Accounts

- **Special Savings Plan** - ex. **529 Plan** - save money for education
- **Money Market Account (MMA)** - offers a higher **interest** rate than traditional savings; requires a higher minimum **balance** to be maintained
- **Certificate of Deposit (CD)** - stores your money for a pre-set period of **time**; offers a higher interest rate than traditional savings but can't withdraw money early without paying a **penalty**

Using Checking Accounts

1. Writing checks and recording in check **register** 
2. Withdrawing money from ATMs

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VM Jensen



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Table of Contents Everfi Financial Literacy Answers Module 9

1. Understanding the eBook Everfi Financial Literacy Answers Module 9
 - The Rise of Digital Reading Everfi Financial Literacy Answers Module 9
 - Advantages of eBooks Over Traditional Books
2. Identifying Everfi Financial Literacy Answers Module 9
 - 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 Financial Literacy Answers Module 9
 - User-Friendly Interface
4. Exploring eBook Recommendations from Everfi Financial Literacy Answers Module 9
 - Personalized Recommendations
 - Everfi Financial Literacy Answers Module 9 User Reviews and Ratings
 - Everfi Financial Literacy Answers Module 9 and Bestseller Lists

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