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## 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

# Everfi Credit Score Final Quiz Answer

**Mark Steyvers**



**Everfi Credit Score Final Quiz Answer:**

## Whispering the Secrets of Language: An Psychological Journey through **Everfi Credit Score Final Quiz Answer**

In a digitally-driven world wherever screens reign supreme and instant conversation drowns out the subtleties of language, the profound strategies and mental subtleties concealed within phrases frequently get unheard. However, situated within the pages of **Everfi Credit Score Final Quiz Answer** a fascinating literary value blinking with organic feelings, lies a fantastic journey waiting to be undertaken. Penned by an experienced wordsmith, that enchanting opus invites readers on an introspective journey, delicately unraveling the veiled truths and profound affect resonating within ab muscles cloth of every word. Within the mental depths with this moving review, we will embark upon a sincere exploration of the book is primary subjects, dissect its captivating publishing style, and succumb to the strong resonance it evokes strong within the recesses of readers hearts.

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