

## 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 Answers Module 1 Savings

**A Loxley**



## **Everfi Answers Module 1 Savings:**

## Enjoying the Melody of Expression: An Emotional Symphony within **Everfi Answers Module 1 Savings**

In some sort of eaten by monitors and the ceaseless chatter of instant conversation, the melodic beauty and emotional symphony produced by the prepared term frequently disappear into the background, eclipsed by the constant noise and disruptions that permeate our lives. Nevertheless, located within the pages of **Everfi Answers Module 1 Savings** a marvelous literary prize overflowing with natural feelings, lies an immersive symphony waiting to be embraced. Constructed by a masterful composer of language, this fascinating masterpiece conducts visitors on a mental trip, skillfully unraveling the concealed melodies and profound impact resonating within each carefully constructed phrase. Within the depths of this touching review, we shall examine the book is key harmonies, analyze its enthralling publishing type, and submit ourselves to the profound resonance that echoes in the depths of readers souls.

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