

## Everfi: Financial Literacy Questions and Answers 100% Pass

What is the "Rule of 72"? ✓✓a very close estimate for seeing how long it takes for an investment to double. You just divide 72 by the interest rate. If the interest rate is 8% you divide  $72/8=9$

Which type of compound interest will benefit you more? ✓✓The more frequently your interest compounds, the more interest you will earn over time. SIMPLE INTEREST accounts compound only once per year.

What are examples of good savings vehicles? ✓✓Money Market Savings Account (MMA) which is a type of savings vehicle that requires high minimum balances but offers higher interest rates, or a Certificate of Deposit, which is a type of savings vehicle in which you put your money away for a certain amount of time, called a term, to allow your principal to earn interest.

What is the number at the upper right-hand area of a check? ✓✓Check number

What type of bank account offers no interest? ✓✓Credit Union

# Everfi Financial Literacy Cumulative Exam Answers Key

**Lauren Gardner**



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