

## 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 Quiz

**Yicheng Fang**



## **Everfi Financial Literacy Final Quiz:**

**Journeys through Emerging Adulthood** Alan Reifman, 2022-07-29 Journeys through Emerging Adulthood takes the reader on a tour of contemporary transitions to adulthood reporting on the latest cross national and cross cultural research into young adulthood and separating fact from fiction about this important life phase Alan Reifman shows how today's youth are taking more time to enter traditional adult roles and explores the benefits and disadvantages of this gradual emergence into adulthood This essential textbook navigates the research that reveals the substantial variety in young people's paths to adulthood It covers the spectrum of the young adult experience examining the influence that parents have on their grown children's progress and identity as adults and considering the impact of traditional milestones such as higher education establishing a career forming romantic relationships and becoming a parent It examines key topics including mental health in emerging adults and the likelihood of substance abuse and how young adults might reach out into the community through volunteerism religious involvement and political activism Each section includes examples and studies conducted in a range of countries exploring how the journey to adulthood can vary according to cultural context as well as individual circumstance The book affirms that while there is great variety in how one transitions to adulthood there is no correct path and most people fare well or even thrive in adulthood Featuring end of chapter summaries quizzes and activities Journeys Through Emerging Adulthood provides an accessible yet comprehensive overview of this significant life stage connecting fundamental psychological theories with modern social phenomena Reifman's text is essential reading for both undergraduate and graduate students of psychology human development and sociology as well as students and researchers of any discipline interested in the path to adulthood

## **The Business of Race: How to Create and Sustain an Antiracist**

**Workplace—And Why it's Actually Good for Business** Margaret H. Greenberg, Gina Greenlee, 2021-08-31 This book is not written specifically for White readers Black readers readers who are Latino Asian or other specific racial or ethnic groups If you are a business leader individual contributor Human Resources or DEI Diversity Equity and Inclusion professional educator coach or consultant then The Business of Race is for you In the business world incident driven company position statements on Black Lives Matter or Stop Asian Hate are not proxies for the heavy lifting that will penetrate and sustain a shift in the status quo Advancing racial equity to disrupt institutional racism requires more than a company wide memo or a tab on a corporate website Businesses often water down negate or skirt this reality by touting successes from its cousin diversity However you cannot advance a strategy you do not name The general term diversity enables that dynamic It's impossible to create an antiracist workplace when we avoid speaking the words race and racism Co authored by two business women one Black and one White The Business of Race can help us all prepare for this transformative work Rather than diving headfirst with well meaning but ineffectual efforts we must first ready our organizations The authors outline both the inner work raising our own individual awareness and creating new ways of thinking and being and the outer work

organizations must undertake This includes honest and often uncomfortable discussions And carrying out as core to operational business strategy and performance policies and practices to reimagine a racially equitable workplace Whether you re a rising entrepreneur a supervisor or manager a leader of a large multinational company or a frontline employee you ll find concrete actions in this essential guide Why Racial Diversity Why Now A Competitive Advantage Commitment Specificity and the Science of Small Wins Uncomfortable Truths and Fearless Leaders Look for Talent Where Others Are Not No Secrets in Pay and Promotions Close the Wage Gap Discover Your E and Measure its Impact Woven throughout The Business of Race are interviews with dozens of business professionals across myriad industries fields and organizational levels Their stories bring voice to the challenges and opportunities businesses face every day and provide readers with the courage and tools to openly honestly and effectively address the deeply complex emotional and intimidating dynamic of race and racism in the workplace *Britannica Book of the Year ,1983* 1983 Britannica Book of the Year Daphne Daume,1983 **Personal Finance Trivia Quiz for Smart Teens, Beginners, and Adults** Uwrites,2024-05-18 Personal Finance Trivia Quiz for Smart Teens Savvy Beginners and Seasoned Adults is a fun financial literacy games book **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 **PERSONAL FINANCE** NARAYAN CHANGDER,2024-01-10 Note Anyone can request the PDF version of this practice set workbook by emailing me at cbsenet4u gmail com I will send you a PDF version of this workbook This book has been designed for candidates preparing for various competitive examinations It contains many objective questions specifically designed for different exams Answer keys are provided at the end of each page It will undoubtedly serve as the best preparation material for aspirants This book is an engaging quiz eBook for all and offers something for everyone This book will satisfy the curiosity of most students while also challenging their trivia skills and

introducing them to new information Use this invaluable book to test your subject matter expertise Multiple choice exams are a common assessment method that all prospective candidates must be familiar with in today s academic environment Although the majority of students are accustomed to this MCQ format many are not well versed in it To achieve success in MCQ tests quizzes and trivia challenges one requires test taking techniques and skills in addition to subject knowledge It also provides you with the skills and information you need to achieve a good score in challenging tests or competitive examinations Whether you have studied the subject on your own read for pleasure or completed coursework it will assess your knowledge and prepare you for competitive exams quizzes trivia and more **BEHAVIORAL FINANCE** NARAYAN CHANGDER,2024-01-09 Note Anyone can request the PDF version of this practice set workbook by emailing me at cbsenet4u gmail com I will send you a PDF version of this workbook This book has been designed for candidates preparing for various competitive examinations It contains many objective questions specifically designed for different exams Answer keys are provided at the end of each page It will undoubtedly serve as the best preparation material for aspirants This book is an engaging quiz eBook for all and offers something for everyone This book will satisfy the curiosity of most students while also challenging their trivia skills and introducing them to new information Use this invaluable book to test your subject matter expertise Multiple choice exams are a common assessment method that all prospective candidates must be familiar with in today s academic environment Although the majority of students are accustomed to this MCQ format many are not well versed in it To achieve success in MCQ tests quizzes and trivia challenges one requires test taking techniques and skills in addition to subject knowledge It also provides you with the skills and information you need to achieve a good score in challenging tests or competitive examinations Whether you have studied the subject on your own read for pleasure or completed coursework it will assess your knowledge and prepare you for competitive exams quizzes trivia and more

**Financial Literacy Skills: Loans, Credit & Borrowing Gr. 6-12+** Lisa Renaud,2021-01-01 This is the chapter slice Loans Credit Borrowing Gr 6 12 from the full lesson plan Real World Life Skills Financial Literacy Skills Gain the confidence to navigate the financial world and be successful with economic planning Learn to interpret bank Loans and credit card downsides Understand the difference between input and output of your cash flow and how to realize sound Asset Debt Management Improve ones Negotiation Skills by learning the steps involved to getting better value when purchasing Compare different Credit scores and get tips on how to improve yours Identify the salient points to car ownership including maintenance and depreciation and what it means to be a responsible Home owner Recognize the ins and outs of the types of Taxation to discover why your paycheck may be smaller than you budgeted for Become familiar with Global Economics currency conversions and cryptocurrency Comprised of reading passages graphic organizers real world activities crossword word search and comprehension quiz our resource combines high interest concepts with low vocabulary to ensure all learners comprehend the essential skills required in life All of our content is reproducible and aligned to your State

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**Financial Literacy Skills: Asset & Debt Management Gr. 6-12+** Lisa Renaud,2021-01-01 This is the chapter slice Asset Debt Management Gr 6 12 from the full lesson plan Real World Life Skills Financial Literacy Skills Gain the confidence to navigate the financial world and be successful with economic planning Learn to interpret bank Loans and credit card downsides Understand the difference between input and output of your cash flow and how to realize sound Asset Debt Management Improve ones Negotiation Skills by learning the steps involved to getting better value when purchasing Compare different Credit scores and get tips on how to improve yours Identify the salient points to car ownership including maintenance and depreciation and what it means to be a responsible Home owner Recognize the ins and outs of the types of Taxation to discover why your paycheck may be smaller than you budgeted for Become familiar with Global Economics currency conversions and cryptocurrency Comprised of reading passages graphic organizers real world activities crossword word search and comprehension quiz our resource combines high interest concepts with low vocabulary to ensure all learners comprehend the essential skills required in life All of our content is reproducible and aligned to your State Standards and are written to Bloom s Taxonomy      **Real World Life Skills - Financial Literacy Skills - Google Slides**

**BUNDLE Gr. 6-12+ (SPED)** Lisa Renaud,2021-10-07 This is the Google Slides version of the full lesson plan Real World Life Skills Financial Literacy Skills This bundle includes all 6 chapters along with bonus extension activities in the form of hands on activities crossword word search and comprehension quiz Gain the confidence to navigate the financial world and be successful with economic planning Learn to interpret bank Loans and credit card downsides Understand the difference between input and output of your cash flow and how to realize sound Asset Debt Management Improve ones Negotiation

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**Oxford International Skills: Financial Literacy: Practice Book 1**

Sue Cowley, 2025-11-17 Financial literacy is an essential and powerful life skill This comprehensive suite of resources follows a spiral approach where students build their financial competencies year on year Through real world contexts and examples students are equipped with the skills they need to make appropriate financial decisions both in childhood and beyond

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