

# EverFi – Financial Literacy Cumulative Exam

## Module 1: Savings

1. Use the Rule of 72 to calculate how long it will take for your money to double if it's earning 6% in interest:
  - a. 12yrs
  - b. 16yrs
  - c. 36yrs
  - d. 72yrs

FIGURE 1

Asim's Monthly Expenses Budget	
School Supplies	\$75
Food	\$100
Entertainment	\$25
Transportation	\$50
Savings	\$25
Total	\$275

2. Use the table above to answer the following question:  
Asim earns \$250 per month. Which statement below is most correct?
  - a. Asim makes more than she spends.
  - b. Asim spends more than she makes.
  - c. Asim should save more in the future.
  - d. Asim should stop saving in the future.
3. Which will most benefit you financially?
  - a. A savings account that compound interest daily
  - b. A savings account that compound interest monthly
  - c. A savings account that compound interest yearly
  - d. A savings account that does not compound interest
4. **(List all letters that apply)** Which of the following are examples of types of savings vehicles?
  - a. Certificate of deposit (CD)
  - b. Money Market Account
  - c. Checking Account
  - d. Savings Account

# Module 3 Financial Literacy Cumulative Exam

**Wenbin Ji**



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## **Table of Contents Module 3 Financial Literacy Cumulative Exam**

1. Understanding the eBook Module 3 Financial Literacy Cumulative Exam
  - The Rise of Digital Reading Module 3 Financial Literacy Cumulative Exam
  - Advantages of eBooks Over Traditional Books
2. Identifying Module 3 Financial Literacy Cumulative Exam
  - 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 Module 3 Financial Literacy Cumulative Exam
  - User-Friendly Interface
4. Exploring eBook Recommendations from Module 3 Financial Literacy Cumulative Exam
  - Personalized Recommendations
  - Module 3 Financial Literacy Cumulative Exam User Reviews and Ratings
  - Module 3 Financial Literacy Cumulative Exam and Bestseller Lists

5. Accessing Module 3 Financial Literacy Cumulative Exam Free and Paid eBooks
  - Module 3 Financial Literacy Cumulative Exam Public Domain eBooks
  - Module 3 Financial Literacy Cumulative Exam eBook Subscription Services
  - Module 3 Financial Literacy Cumulative Exam Budget-Friendly Options
6. Navigating Module 3 Financial Literacy Cumulative Exam eBook Formats
  - ePub, PDF, MOBI, and More
  - Module 3 Financial Literacy Cumulative Exam Compatibility with Devices
  - Module 3 Financial Literacy Cumulative Exam Enhanced eBook Features
7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Module 3 Financial Literacy Cumulative Exam
  - Highlighting and Note-Taking Module 3 Financial Literacy Cumulative Exam
  - Interactive Elements Module 3 Financial Literacy Cumulative Exam
8. Staying Engaged with Module 3 Financial Literacy Cumulative Exam
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Module 3 Financial Literacy Cumulative Exam
9. Balancing eBooks and Physical Books Module 3 Financial Literacy Cumulative Exam
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Module 3 Financial Literacy Cumulative Exam
10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
11. Cultivating a Reading Routine Module 3 Financial Literacy Cumulative Exam
  - Setting Reading Goals Module 3 Financial Literacy Cumulative Exam
  - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Module 3 Financial Literacy Cumulative Exam
  - Fact-Checking eBook Content of Module 3 Financial Literacy Cumulative Exam
  - 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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