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.

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Timothy Lambrecht

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Financial Literacy Book For Class 5 Kids Dipta Das, Help your child build lifelong money skills starting today Financial literacy is a practical and engaging financial literacy book designed specifically for Class 5 students Using real life examples child friendly explanations and simple activities this book introduces young learners to the essential principles of money management saving budgeting banking and smart spending In a world where financial decisions start younger than ever this book helps bridge the gap between school education and real world money understanding What your child will learn What money is and how it works The history and types of money coins bills digital The difference between needs and wants Why saving matters and how to do it How to make their first simple budget What banks are and how they help Healthy money habits that last a lifetime Whether you re a parent teacher or homeschooler this book is the perfect tool to start early financial conversations in a fun and meaningful way Why choose this book Age appropriate content designed specifically for children aged 9 11 Includes interactive activities short examples and chapter wise questions Based on global financial literacy frameworks yet simple enough for any child to follow Ideal for classrooms homeschooling and family reading time

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