

EVERFI FINANCIAL LITERACY - POST-ASSESMENT ANSWER KEY

Lesson 4 - Consumer Skills

1. When you are deciding what to buy, you should not...

- a. compare the unit price of similar items.
- b. read reviews from unbiased sources.
- assume that buying the cheapest item is the smartest choice.
- d. wait for sales to get the best price.

2. Making a good purchasing decision requires ______.

- a. comparing the prices of similar items
- b. reading reviews of the product
- c. waiting until the product is on sale; if possible
- d. All of the above

3. When you are deciding what to buy, you should...

- a. pick the cheapest item to get the best deal.
- pick the most expensive item to get the best quality.
- c. trust influencers to pick the best items for you.
- d. compare the unit price of items similar to the one you want.

4. How is an advertisement different from a comment from a regular consumer?

- a. It isn't any different.
- b. The advertisement is likely one-sided.
- The advertisement may have been posted by the seller.
- The advertisement is made by an influencer who gets paid.

5. How is a post from a social media influencer different than a comment from a regular consumer?

- a. It isn't any different.
- b. The post by the influencer is likely one-sided.
- The post by the influencer may have been posted by the seller.
- d. The influencer is paid to post the product.

6. What is one of the best ways to get reliable information about a product?

- Follow a social media influencer
- b. Look for the advertisements.
- Search online reviews.
- d. Ask someone who has never used it

7. Which example shows an advantages of owning a car over leasing one?

- Smaller monthly payments and good warranty to cover repairs.
- Expiring warranty means that you will get to handle repair payments.
- No restrictions on the number of miles to drive and the ability to customize, or make changes to the
 car.
- You will drive a fairly new car for a limited period of time.

Everfi Consumer Fraud Test Answers

Michigan. Consumer Protection Division

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