

EverFi Module 1 - Savings - Final Quiz Answers

Key - Answer- * = correct answer

You are opening a savings account that earns compound interest. Which compounding frequency will earn you the MOST money? - Answer- A.) Compounding 1 time a year
B.) Compounding 4 times a year
C.) Compounding monthly
D.) Compounding daily*

Which of the following accounts will give you the LEAST access to your money? - Answer- A.) Simple savings account
B.) Certificate of Deposit (CD)*
C.) Checking account
D.) Cash

Tamara has \$500 she is looking to save for a class trip. She wants to earn the most possible interest and will not need access to her money for a full year. Which type of savings account will be best for Tamara? - Answer- A.) Savings Account
B.) Certificate of Deposit (CD)*
C.) Money Market Account
D.) Checking Account

Interest is: - Answer- A.) a charge for lending money to a bank
B.) the amount owed for borrowing money*
C.) the amount added into your savings when opening a bank account
D.) a charge for the convenience of accessing money stored in your bank account

The purpose of a budget is to: - Answer- A.) help you plan how you will spend the money you earn or receive.*
B.) stop you from spending too much money.
C.) increase the balance of your savings account
D.) tell you how much you owe the government in taxes

Which of the following is generally true about savings vehicles? - Answer- A.) Savings vehicles are only useful for long-term investments.
B.) People should evaluate different forms of savings vehicles based on their needs.*
C.) Savings vehicles are never insured.
D.) All of the above

Joy is taking out a car loan which she will pay back with interest. Which option will require her to pay the lowest amount in interest? - Answer- A.) Annual Compounding*
B.) Monthly Compounding
C.) Daily Compounding
D.) Semi-Annual Compounding

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Yicheng Fang

A red circular graphic with a gradient, appearing as a semi-circle or a partial circle, located to the right of the name Yicheng Fang.

Everfi Answers Module Savings:

Embracing the Song of Appearance: An Psychological Symphony within **Everfi Answers Module Savings**

In a world consumed by monitors and the ceaseless chatter of instant interaction, the melodic beauty and emotional symphony produced by the published term frequently fade into the backdrop, eclipsed by the constant noise and disruptions that permeate our lives. Nevertheless, situated within the pages of **Everfi Answers Module Savings** an enchanting literary value overflowing with raw feelings, lies an immersive symphony waiting to be embraced. Constructed by a masterful composer of language, that captivating masterpiece conducts readers on a psychological journey, well unraveling the hidden songs and profound influence resonating within each carefully crafted phrase. Within the depths of this emotional review, we can investigate the book is main harmonies, analyze its enthralling publishing style, and surrender ourselves to the profound resonance that echoes in the depths of readers souls.

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