

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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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 *Examining how Technology Can Promote Consumer Financial Literacy* United States. Congress. House. Committee on Financial Services. Subcommittee on Financial Institutions and Consumer Credit, 2014

California Law Business, 1995-07 Britannica Book of the Year, 1983 1983 Britannica Book of the Year Daphne Daume, 1983 *Some Quick, Easy Ways to Raise Your Credit Score* Carolyn Warren, 2009-11-16 This Element is an excerpt from Homebuyers Beware Who's Ripping You Off Now What You Must Know About the New Rules of Mortgage and Credit ISBN 9780137020164 by Carolyn Warren Available in print and digital formats Nine practical ways to raise your score quickly and easily Do you just love supporting the fat cats on Wall Street Want more of your hard earned money going to increase their profits No Then you must pay attention to your credit score so you can qualify for a lower interest rate and pay less Your FICO score developed by those thoughtful Fair Isaac Corporation folks is **BUDGETING NARAYAN** CHANGDER, 2024-06-12 If you need a free PDF practice set of this book for your studies feel free to reach out to me at cbsenet4u gmail com and I'll send you a copy THE BUDGETING MCQ MULTIPLE CHOICE QUESTIONS SERVES AS A VALUABLE RESOURCE FOR INDIVIDUALS AIMING TO DEEPEN THEIR UNDERSTANDING OF VARIOUS COMPETITIVE EXAMS CLASS TESTS QUIZ COMPETITIONS AND SIMILAR ASSESSMENTS WITH ITS EXTENSIVE COLLECTION OF

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Weston,2012 Your Credit Score Fourth Edition thoroughly covers brand new laws changing everything from how your credit score can be used to how you can communicate with collectors *Color My Credit* Alisa Glutz,2016-09-28 Personal finance money management business she is passionate to create a movement where people everywhere can take advantage of a fun but effective approach to repair bad credit that stems from life events such as identity theft bankruptcies personal financial upsets and myriad unknowns that negatively impact vital financial opportunities If you have ever wondered any of those things then don t worry you have come to the right place Color My Credit will answer all your questions and even some you don t know to ask Her new release Color My Credit is designed to enlighten readers compiled with tips insider secrets and advice and action steps to help you repair your credit quickly and easily It is the ultimate guide for readers drowning in the despair of bad credit It is designed to remove the guilt and trauma associated with limited choices based on low credit scores and transform your life forever Glutz helps you make course corrections in spending credit errors debt ratios etc all of which can ultimately help you save thousands of dollars in interest paid interest rates and myriad other financial choices that are all predicated by your credit score Awareness equals choices The information in Color My Credit is timely we are coming out of a long seven year stretch where people had little opportunity to modify their damaged scores The author is bold in her assertions of what can happen next for you if you but step into the arena learn the credit laws that both protect and impact

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