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## **WISE & Everfi Financial Literacy Test Review**

**1040** - Answer A tax form filled out by an individual and filed with the IRS that determines the amount of income tax owed in a single year.

**1040EZ** - Answer A tax form, similar to the 1040 filled out by an individual and filed with the IRS. The form is used to determine the amount of income tax owed to the IRS in a single year. The 1040EZ form is used in simpler tax situations.

**401(k)** - Answer A retirement account offered through an employer, where an employee can contribute money from his or her paycheck before or after taxes.

**403(b)** - Answer A retirement account similar to a 401(k) plan, but offered by non-profit organizations, like universities or charitable organizations.

**529 college saving plan** - Answer A savings plan offering tax benefits that can be used for any qualified educational expenses.

**Asset** - Answer Property owned by an individual or organization that has some value. Can refer to physical items (like a house or car) or to intangible items (like a stock or bond).

**Associate's degree** - Answer A degree granted after two years of study, often by a community or junior college.

**ATM Card** - Answer A payment type similar to a debit card that allows you to make electronic purchases but requires that you enter a PIN (Personal Identification Number) for any transaction.

**Annual Percentage Rate (APR)** - Answer Another name for the interest rate charged on the balance of a credit card.

**Auto insurance** - Answer A type of insurance that protects a policyholder in the case of a car accident. Most states require it by law.

# Everfi Financial Literacy Cumulative Exam

**Minjie Lin**



**Everfi Financial Literacy Cumulative Exam:**

**MakingCents Financial Literacy Program**, 2005 A course divided into three self study sections Understanding Money Understanding Debt and Understanding Credit followed by a final exam with 60 multiple choice and true false questions

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