## 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

# **Everfi Answers For Final Quiz**

Azeem Ahmad Khandr. Ruth Premisanjay Raghav

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complex subjects that would test even Newt Scamander himself this is the perfect book for any Harry Potter fan With sections on the characters the beasts the events in the film and much more this is an excellent addition to any bookshelf

Ken Jennings's Trivia Almanac Ken Jennings, 2008-01-15 The all time champion and host of Jeopardy gives you the chance to test your trivia mettle in this ingeniously organized book of 8 888 questions For example February 21 In 1912 on this day Teddy Roosevelt coined the political phrase hat in the ring so Ken Jennings fires off a series of ring guestions In 1979 who became the first NFL quarterback with four Super Bowl rings What rings are divided by the Cassini Division Also on this date in 1981 the goth music scene was born in London so here s a guiz on black clad icons like Darth Vader Johnny Cash and Zorro Do you know the secret identities of Ivanhoe's Black Knight or Men in Black's Agent M In this ultimate book for trivia buffs and other assorted know it alls the 365 entries feature This Day in History factoids trivia guizzes and guestions categorized by Jennings as Easy Hard and Yeah Good Luck Topics cover every subject under the sun from paleontology to mixology sports feats to 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