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*

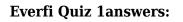
B.) Monthly Compounding

C.) Daily Compounding

D.) Semi-Annual Compounding

Everfi Quiz 1answers

J Spring



The book delves into Everfi Quiz 1answers. Everfi Quiz 1answers is a vital topic that must be grasped by everyone, ranging from students and scholars to the general public. The book will furnish comprehensive and in-depth insights into Everfi Quiz 1answers, encompassing both the fundamentals and more intricate discussions.

- 1. This book is structured into several chapters, namely:
 - Chapter 1: Introduction to Everfi Quiz 1answers
 - Chapter 2: Essential Elements of Everfi Quiz 1answers
 - Chapter 3: Everfi Quiz 1answers in Everyday Life
 - Chapter 4: Everfi Quiz 1answers in Specific Contexts
 - ∘ Chapter 5: Conclusion
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- 3. In chapter 2, this book will delve into the foundational concepts of Everfi Quiz 1answers. This chapter will elucidate the essential principles that need to be understood to grasp Everfi Quiz 1answers in its entirety.
- 4. In chapter 3, this book will examine the practical applications of Everfi Quiz 1answers in daily life. This chapter will showcase real-world examples of how Everfi Quiz 1answers can be effectively utilized in everyday scenarios.
- 5. In chapter 4, the author will scrutinize the relevance of Everfi Quiz 1answers in specific contexts. This chapter will explore how Everfi Quiz 1answers is applied in specialized fields, such as education, business, and technology.
- 6. In chapter 5, this book will draw a conclusion about Everfi Quiz 1answers. The final chapter will summarize the key points that have been discussed throughout the book.
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