

## 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

# Module 1 Final Quiz Everfi Answers

**Richard Bailey**

A red circular graphic with a gradient, appearing as a partial circle or a thick arc, located to the right of the name Richard Bailey.

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## **Table of Contents Module 1 Final Quiz Everfi Answers**

1. Understanding the eBook Module 1 Final Quiz Everfi Answers
  - The Rise of Digital Reading Module 1 Final Quiz Everfi Answers
  - Advantages of eBooks Over Traditional Books
2. Identifying Module 1 Final Quiz Everfi Answers
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Module 1 Final Quiz Everfi Answers
  - User-Friendly Interface
4. Exploring eBook Recommendations from Module 1 Final Quiz Everfi Answers
  - Personalized Recommendations
  - Module 1 Final Quiz Everfi Answers User Reviews and Ratings
  - Module 1 Final Quiz Everfi Answers and Bestseller Lists
5. Accessing Module 1 Final Quiz Everfi Answers Free and Paid eBooks
  - Module 1 Final Quiz Everfi Answers Public Domain eBooks
  - Module 1 Final Quiz Everfi Answers eBook Subscription Services
  - Module 1 Final Quiz Everfi Answers Budget-Friendly Options
6. Navigating Module 1 Final Quiz Everfi Answers eBook Formats

- ePub, PDF, MOBI, and More
- Module 1 Final Quiz Everfi Answers Compatibility with Devices
- Module 1 Final Quiz Everfi Answers Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Module 1 Final Quiz Everfi Answers
  - Highlighting and Note-Taking Module 1 Final Quiz Everfi Answers
  - Interactive Elements Module 1 Final Quiz Everfi Answers
- 8. Staying Engaged with Module 1 Final Quiz Everfi Answers
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Module 1 Final Quiz Everfi Answers
- 9. Balancing eBooks and Physical Books Module 1 Final Quiz Everfi Answers
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Module 1 Final Quiz Everfi Answers
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Module 1 Final Quiz Everfi Answers
  - Setting Reading Goals Module 1 Final Quiz Everfi Answers
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Module 1 Final Quiz Everfi Answers
  - Fact-Checking eBook Content of Module 1 Final Quiz Everfi Answers
  - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
- 14. Embracing eBook Trends
  - Integration of Multimedia Elements
  - Interactive and Gamified eBooks

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