

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 Module 1 answers

L Cohen



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Table of Contents Everfi Quiz Module 1answers

1. Understanding the eBook Everfi Quiz Module 1answers
 - The Rise of Digital Reading Everfi Quiz Module 1answers
 - Advantages of eBooks Over Traditional Books
2. Identifying Everfi Quiz Module 1answers
 - 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 Everfi Quiz Module 1answers
 - User-Friendly Interface
4. Exploring eBook Recommendations from Everfi Quiz Module 1answers
 - Personalized Recommendations
 - Everfi Quiz Module 1answers User Reviews and Ratings
 - Everfi Quiz Module 1answers and Bestseller Lists
5. Accessing Everfi Quiz Module 1answers Free and Paid eBooks
 - Everfi Quiz Module 1answers Public Domain eBooks
 - Everfi Quiz Module 1answers eBook Subscription Services
 - Everfi Quiz Module 1answers Budget-Friendly Options
6. Navigating Everfi Quiz Module 1answers eBook Formats

- ePub, PDF, MOBI, and More
- Everfi Quiz Module 1answers Compatibility with Devices
- Everfi Quiz Module 1answers Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Everfi Quiz Module 1answers
 - Highlighting and Note-Taking Everfi Quiz Module 1answers
 - Interactive Elements Everfi Quiz Module 1answers
- 8. Staying Engaged with Everfi Quiz Module 1answers
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Everfi Quiz Module 1answers
- 9. Balancing eBooks and Physical Books Everfi Quiz Module 1answers
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Everfi Quiz Module 1answers
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Everfi Quiz Module 1answers
 - Setting Reading Goals Everfi Quiz Module 1answers
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Everfi Quiz Module 1answers
 - Fact-Checking eBook Content of Everfi Quiz Module 1answers
 - 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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