

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 Module 1 Savings

Gerald Campbell

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

Everfi Answers Module 1 Savings:

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

1. The book is structured into several chapters, namely:
 - Chapter 1: Introduction to Everfi Answers Module 1 Savings
 - Chapter 2: Essential Elements of Everfi Answers Module 1 Savings
 - Chapter 3: Everfi Answers Module 1 Savings in Everyday Life
 - Chapter 4: Everfi Answers Module 1 Savings in Specific Contexts
 - Chapter 5: Conclusion
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 3. In chapter 2, this book will delve into the foundational concepts of Everfi Answers Module 1 Savings. This chapter will elucidate the essential principles that need to be understood to grasp Everfi Answers Module 1 Savings in its entirety.
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