

## 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

# Answer Key For Everfi Modules

**Yicheng Fang**

## **Answer Key For Everfi Modules:**

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## **Table of Contents Answer Key For Everfi Modules**

1. Understanding the eBook Answer Key For Everfi Modules
  - The Rise of Digital Reading Answer Key For Everfi Modules
  - Advantages of eBooks Over Traditional Books
2. Identifying Answer Key For Everfi Modules
  - 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 Answer Key For Everfi Modules
  - User-Friendly Interface
4. Exploring eBook Recommendations from Answer Key For Everfi Modules
  - Personalized Recommendations
  - Answer Key For Everfi Modules User Reviews and Ratings

- Answer Key For Everfi Modules and Bestseller Lists
- 5. Accessing Answer Key For Everfi Modules Free and Paid eBooks
  - Answer Key For Everfi Modules Public Domain eBooks
  - Answer Key For Everfi Modules eBook Subscription Services
  - Answer Key For Everfi Modules Budget-Friendly Options
- 6. Navigating Answer Key For Everfi Modules eBook Formats
  - ePub, PDF, MOBI, and More
  - Answer Key For Everfi Modules Compatibility with Devices
  - Answer Key For Everfi Modules Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Answer Key For Everfi Modules
  - Highlighting and Note-Taking Answer Key For Everfi Modules
  - Interactive Elements Answer Key For Everfi Modules
- 8. Staying Engaged with Answer Key For Everfi Modules
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Answer Key For Everfi Modules
- 9. Balancing eBooks and Physical Books Answer Key For Everfi Modules
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Answer Key For Everfi Modules
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Answer Key For Everfi Modules
  - Setting Reading Goals Answer Key For Everfi Modules
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Answer Key For Everfi Modules
  - Fact-Checking eBook Content of Answer Key For Everfi Modules
  - 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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