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## 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 Final Test Answer Key

**E Durkheim**

**Everfi Final Test Answer Key:**

## Enjoying the Tune of Expression: An Psychological Symphony within **Everfi Final Test Answer Key**

In some sort of taken by displays and the ceaseless chatter of quick interaction, the melodic elegance and psychological symphony produced by the published word often diminish into the background, eclipsed by the persistent noise and disruptions that permeate our lives. Nevertheless, set within the pages of **Everfi Final Test Answer Key** a wonderful fictional value filled with natural emotions, lies an immersive symphony waiting to be embraced. Constructed by a masterful composer of language, that captivating masterpiece conducts viewers on a psychological journey, well unraveling the concealed tunes and profound impact resonating within each carefully crafted phrase. Within the depths of the touching evaluation, we can discover the book is main harmonies, analyze its enthralling writing design, and surrender ourselves to the profound resonance that echoes in the depths of readers souls.

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