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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 Savings Module Answers

**SJ Ball**



**Everfi Savings Module Answers:**

## Unveiling the Energy of Verbal Art: An Mental Sojourn through **Everfi Savings Module Answers**

In some sort of inundated with screens and the cacophony of instant transmission, the profound power and psychological resonance of verbal artistry frequently disappear into obscurity, eclipsed by the constant assault of noise and distractions. Yet, nestled within the musical pages of **Everfi Savings Module Answers**, a captivating function of literary splendor that impulses with natural thoughts, lies an memorable journey waiting to be embarked upon. Composed by a virtuoso wordsmith, this exciting opus guides readers on an emotional odyssey, gently exposing the latent potential and profound affect stuck within the delicate internet of language. Within the heart-wrenching expanse with this evocative analysis, we will embark upon an introspective exploration of the book is central subjects, dissect their charming writing fashion, and immerse ourselves in the indelible impression it leaves upon the depths of readers souls.

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