

## Everfi Module 1 Questions & Answers

which of the following is NOT a common feature of a financial institution? - ANS - access to investment products, investment trading, access to investment advice

which of the following statements about check cashing companies is TRUE? - ANS - they charge high fees

which of the following financial institutions typically have the highest fees? - ANS - check cashing and payday loan companies

which of the following statements about check cashing companies is FALSE? - ANS - they charge low fees

which type of bank account typically offers the least (if any) interest? - ANS - checking account

savings accounts typically offer more interest than what type of account? - ANS - checking account

which type of bank account is best for everyday transactions? - ANS - checking account

t/f: a savings account that compounds interest daily will earn a higher return than a savings account that pays simple interest daily - ANS - true

which savings account will earn you the least money? - ANS - one that earns simple interest monthly

which savings account will earn you the most money? - ANS - one that compounds interest daily

# Everfi Answers Credit

**Deborah McNaughton**



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*Examining how Technology Can Promote Consumer Financial Literacy* United States. Congress. House. Committee on Financial Services. Subcommittee on Financial Institutions and Consumer Credit, 2014 [An Apology for Rushworth's Dialogues](#) Thomas White, 1654 [Credit Repair](#) Wanda Strickfaden, 2014-06-10 Did you know there are SECRETS to the credit scoring system that most people have no clue even exist Did you know that it is easier than most people realize to build their credit with the right help Did you know you can effectively and quickly repair your credit even if you were the victim of identity theft or had to suffer through bankruptcy Expert Wanda Strickfaden has compiled tips advice and secrets to help you repair your credit fast and easy This book is designed as a home buying program for anyone including future investors it includes a debt management guide for those drowning in despair If your home buying is holding you back due to credit challenges this book will help by discussing and teaching you the secrets to the credit scoring system legally and ethically disputing items that your lender will appreciate According to recent Statistics The average US household credit card outstanding debt is at 15 480 One in four consumers identified errors on their credit reports that might affect their credit scores Get your credit scores up now is the time to buy at interest rates that are more affordable for your vehicle your house your overall plan in life You can save hundreds of thousands of dollars in the life time of your terms why wait another second get started now *Questions and Answers Upon Social Credit by the Credit Study Group*, 1934 [Understanding Credit](#) Helen Thompson, 2014-10-21 Money can be a source of conflict in almost any relationship whether with your family friends or your girl or boyfriend Whether you have it or you don't money can stir a wide range of emotions but it's important not to confuse an emotional issue with a financial one or vice versa Learn all this and more in *Money and Relationships*

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Questions and Answers Upon Social Credit ,1935\* **Unlocking Your Credit** Arthur G. Depina,2021-02-10 Arthur G Depina is a consummate expert whose experience spans more than 10 years in the banking auto and consumer credit industries Born and raised in the Cape Verde Islands Arthur migrated to the United States in the early 90s with his siblings to reunite with his mother This early phase of life shocked him into lifelong respect for credit and its safe use Despite his background Arthur managed to put himself through the education system here in the U S from Elementary school to University He currently holds two bachelor s degrees one is in International Languages and the other is in Business Information Systems He also holds accreditations in credit as well as personal finance He and his wife Ana Fernandes are both founders of Depina Credit Solutions a Credit Repair Company located in the Brockton to serve the greater Boston Massachusetts metropolitan Through his business Arthur and his wife have reviewed over 10 000 credit reports in the last 10 years to help people with bad credit figure out a way out of their mess and rebuild themselves In addition to that Arthur has prepared programs to educate people at schools non profit organizations banks businesses seminars first time homebuyer classes and so on He also takes in clients for one on one coaching where he takes them by the hand and guides them by incorporating the principles of good credit behavior in their lives He also interacts with people on social media launching live events designed to teach financial literacy to ordinary everyday people His efforts have led to him being featured in Yahoo Finance Business Insider Yahoo News and Expertise com *Credit, the Cutting Edge* Scott French,1988

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