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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 Module Savings Answer Key

**D Kirk**



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## **Table of Contents Everfi Module Savings Answer Key**

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

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