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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 Final Quiz Answer Key

**IM Harris**



**Everfi Savings Final Quiz Answer Key:**

## Whispering the Secrets of Language: An Emotional Journey through **Everfi Savings Final Quiz Answer Key**

In a digitally-driven earth wherever monitors reign supreme and instant transmission drowns out the subtleties of language, the profound techniques and mental nuances concealed within phrases often get unheard. However, situated within the pages of **Everfi Savings Final Quiz Answer Key** a captivating fictional treasure sporting with organic emotions, lies an exceptional quest waiting to be undertaken. Penned by an experienced wordsmith, this marvelous opus attracts readers on an introspective trip, softly unraveling the veiled truths and profound impact resonating within the cloth of each word. Within the psychological depths of this touching review, we will embark upon a honest exploration of the book is core subjects, dissect their charming writing type, and succumb to the strong resonance it evokes deep within the recesses of readers hearts.

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