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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 1 Savings Answers

**Management Association, Information  
Resources**

## Everfi Module 1 Savings Answers:

**Research Anthology on Personal Finance and Improving Financial Literacy** Management Association, Information Resources, 2020-12-05 Developing personal financial skills and improving financial literacy are fundamental aspects for managing money and propelling a bright financial future Considering life events and risks that unexpectedly present themselves especially in the light of recent global events there is often an uncertainty associated with financial standings in unsettled times It is important to have personal finance management to prepare for times of crisis and personal finance is something to be thought about in everyday life The incorporation of financial literacy for individuals is essential for a decision making process that could affect their financial future Having a keen understanding of beneficial and detrimental financial decisions a plan for personal finances and personalized goals are baselines for money management that will create stability and prosperity In a world that is rapidly digitalized there are new tools and technologies that have entered the sphere of finance as well that should be integrated into the conversation The latest methods and models for improving financial literacy along with critical information on budgeting saving and managing spending are essential topics in today s world The Research Anthology on Personal Finance and Improving Financial Literacy provides readers with the latest research and developments in how to improve understand and utilize personal finance methodologies or services and obtain critical financial literacy The chapters within this essential reference work will cover personal finance technologies banking investing budgeting saving and the best practices and techniques for optimal money management This book is ideally designed for business managers financial consultants entrepreneurs auditors economists accountants academicians researchers and students seeking current research on modern advancements and recent findings in personal finance

*Maintaining Financial Stability in Times of Risk and Uncertainty* Behl, Abhishek, Nayak, Sushma, 2018-12-04 Risks and uncertainties market financial operational social humanitarian environmental and institutional are the inherent realities of the modern world Stock market crashes demonetization of currency and climate change constitute just a few examples that can adversely impact financial institutions across the globe To mitigate these risks and avoid a financial crisis a better understanding of how the economy responds to uncertainties is needed *Maintaining Financial Stability in Times of Risk and Uncertainty* is an essential reference source that discusses how risks and uncertainties affect the financial stability and security of individuals and institutions as well as probable solutions to mitigate risk and achieve financial resilience under uncertainty Featuring research on topics such as financial fraud insurance ombudsman and Knightian uncertainty this book is developed for researchers academicians policymakers students and scholars [Saving Money](#) Gerald Campbell, 2016-06-23 Saving 8 Laws of Saving Money Budgeting Your Savings and Debt Managing Your Personal Finance That Doesn t Suck Have you ever been thinking that it s time to start saving money but you just can seem to get around to it Personal finance sometimes feels like a money management burden that will never leave you debt free In fact Thomas

Jefferson felt the same way He had some very profound feelings about debt in both his public and private worlds and he left behind some wise insight that allows us to realize we re all in the same boat with the same worries In this book Saving Money The 8 Laws of Saving Money we cover 8 great money saving strategies and rules that will change your way of thinking about frugal living and budgeting for beginners Of course we do this with a little help and insight from the words of Thomas Jefferson himself Law 1 Saving is Symbolic and Debt is Symbolic We have to look past the abstract about what money symbolizes and see it for what it really is We have to do the same with debt and when it becomes clear that debt is a form of slavery we might think twice about volunteering for slavery Law 2 It s Time to Break It DownLet s break down where the most obvious money habits that fail you Remember we ve going to learn how to save money in a way that doesn t suck so first we cull the stuff we don t care about This activity will help with that challenge Law 3 Think of Your Savings Like It s a Bill That Must Be Paid to YourselfHow frustrating when this rule is so much easier said than done Let s discuss the reality of this concept and find out how to make it happen Law 4 Start Making Comparisons about the Services You Subscribe ToThis where the meat of your savings happens You don t need to cut into the quality of your life like you think you might and you can still save hundreds of dollars a month Law 5 Don t be Fooled by the Smoke and Mirrors of the Guy Standing Next to YouKeeping up with the Jones s is the biggest scam society ever made you believe Cause the Jones s might be stupid with their personal finance Learn to be smarter than the next guy not fooled into consuming every shiny thing Law 6 Don t Make Emotional Money DecisionsDon t be tripped up over your emotions Learn a few useful skills to work with those emotional feeling Discover when it s time to buy the thing you love and when to turn and walk away Law 7 Know Your Team Not everybody cares about your success Identify who to work with and who to say no to when it comes to digging into your pockets Law 8 Small Goals vs Big GoalsWe all have the goal that drives us to financial success but you want to discover how the small goals will help you achieve the bigger ones In fact you might need to buy that laptop and reward yourself if you want to make it to that big dream goal Tags saving money saving money tips personal finance that doesn t suck hot to save money a guide to saving money save money tips money management frugal living frugal living tips debt free debt free living debt to pay budgeting for beginners budgeting and finance personal finance books [The 1-2-3 Money Plan](#) Karp,2009

Eventually, you will unquestionably discover a further experience and completion by spending more cash. still when? do you say yes that you require to get those every needs gone having significantly cash? Why dont you attempt to acquire something basic in the beginning? Thats something that will lead you to comprehend even more approaching the globe, experience, some places, later than history, amusement, and a lot more?

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