
Everfi Financial Literacy- Module 5 - Higher Education - Final Quiz Questions and Answers

Which of the following statements about federal student loans is TRUE?

- A) The interest rate on your loan will be fixed over time.
- B) The interest rates on federal loans and private loans are similar.
- C) You can only get federal student loans if you demonstrate financial need.
- D) You do not accumulate interest on federal loans.

A) The interest rate on your loan will be fixed over time.

You are looking for ways to pay for your higher education costs. Which of the following options will require you to pay back any money you receive?

- A) Grants
- B) 529 plans
- C) Federal student loans
- D) Scholarships

C) Federal student loans

Which answer best describes an unsubsidized federal loan?

- A) You are only responsible for the cost of the loan.

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College Student Alcohol Abuse Christopher J. Correia, James G. Murphy, Nancy P. Barnett, 2012-09-14 Essential evidence based strategies for the prevention and reduction of alcohol abuse among college students With contributions from notable substance abuse researchers this practical guide presents clear strategies for prevention of and interventions for alcohol abuse in the college age population Ranging from community based prevention programs to individual motivational and interview based approaches *College Student Alcohol Abuse* explores The leading theories used to conceptualize college student drinking and related problems with an emphasis on the clinical implications of each perspective Epidemiology of student drug use including illicit drugs and nonmedical use of prescription drugs The spectrum of empirically supported prevention programs with a focus on best practices and materials How to conduct assessments and create intervention programs for students with substance abuse problems A must have resource for every college administrator resident staff member and addiction counselor who works with this unique population *College Student Alcohol Abuse* translates the latest research findings and interventions into clear and evidence based strategies for assessing and treating college students who are abusing alcohol

[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

Examining and Mitigating Sexual Misconduct in Sport Tanya Prewitt-White, Leslee Fisher, 2022-03-03 Sexual Misconduct in any environment is a gross abuse of trust and this is no different within the sport world Examining and Mitigating Sexual Misconduct in Sport outlines systemic and sociological explanations for why sport is a site of sexual misconduct The authors in the text describe cultural realities and considerations sport stakeholders must acknowledge and be informed of to make sport a more equitable and safe space Personal narratives from a variety of sport stakeholders which unveil their lived experiences of sexual misconduct and humanize survivor stories in ways often ignored in sport and society are shared Authors offer recommendations to all sport stakeholders to mitigate incidents of and harm done by sexual misconduct Guidelines and suggestions for sport stakeholder practices that better protect individuals in sport address sexual misconduct when it occurs and mitigate the harm and trauma experienced because of incidents of sexual misconduct are also examined and provided This book is the first text of its kind to invite sport stakeholders to have open vulnerable and honest discussions around a timely topic often minimized denied and or ignored in sport A ground breaking new book Examining and Mitigating Sexual Misconduct in Sport is key reading for any sport coach sport parent sport psychology professional or sport administrator

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