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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 Module Answers

**D Keegan**



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## **Table of Contents Everfi Savings Module Answers**

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

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

- 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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