

## 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

## Mission 9 Everfi Answer Key

**Zearn**



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## **Table of Contents Mission 9 Everfi Answer Key**

1. Understanding the eBook Mission 9 Everfi Answer Key
  - The Rise of Digital Reading Mission 9 Everfi Answer Key
  - Advantages of eBooks Over Traditional Books
2. Identifying Mission 9 Everfi 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 Mission 9 Everfi Answer Key
  - User-Friendly Interface
4. Exploring eBook Recommendations from Mission 9 Everfi Answer Key
  - Personalized Recommendations
  - Mission 9 Everfi Answer Key User Reviews and Ratings
  - Mission 9 Everfi Answer Key and Bestseller Lists
5. Accessing Mission 9 Everfi Answer Key Free and Paid eBooks
  - Mission 9 Everfi Answer Key Public Domain eBooks
  - Mission 9 Everfi Answer Key eBook Subscription Services
  - Mission 9 Everfi Answer Key Budget-Friendly Options
6. Navigating Mission 9 Everfi Answer Key eBook Formats

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