

## EverFi Modules Questions question and answer

What is the typical relationship between time and interest rate?

- a) Longer time period usually equal higher interest rates
- b) Shorter time period usually equal higher interest rates
- c) Longer time periods usually have no affect on interest rates
- d) Shorter time periods usually have no affect on interest rates - =a) Longer time period usually equal higher interest rates

Interest is:

- 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 - =b) the amount owed for borrowing money

Which of the following is the MOST important consideration when planning your budget?

- a) Budget for expected events before unexpected expenses
- b) Budget for your needs before your wants
- c) Budget for fixed expenses before flexible expenses
- d) Budget for unexpected events before expected expenses - =b) Budget for your needs before your wants

Which of the following is generally true about savings vehicles?

- 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 - =b) People should evaluate different forms of savings

Which of the following savings vehicles usually requires a high minimum balance?

## Everfi Module 8 Pretest

**Christopher J. Correia, James G.  
Murphy, Nancy P. Barnett**

## **Everfi Module 8 Pretest:**

**Financial Education in U.S. State Colleges and Universities** Donna E. Danns, 2015-11-28 This book addresses the uncertain state of financial literacy among today's college students and examines steps colleges and universities are taking to address this widespread concern. This work introduces a four fold typology of organizational models for college based financial education programs and uses these as optics for grouping and presenting case studies. The case studies presented provide a holistic representation of how universities develop, sustain and grow financial education programs. Details on the nature of programs, goals, administrative support, resources, partnerships, scale of operations, program content and delivery, advertising, evaluation, program spinoffs and much more are captured in this work. In addition to detailed case studies, this book presents general findings on the availability of and delivery modes for college based financial education. This work has significant utility for universities and colleges seeking to implement new financial education programs, changing existing programs, improving program relevancy or expanding program delivery on campus. It is an important contribution to the experiential understanding on how college students as consumers can acquire financial education as part of their broader college curricula and be able to better manage their financial lives. Included in the coverage: The financial literacy imperative, Program delivery and organizational models in state colleges and universities, The academic model, The full fledged money management center, The aspirational seed program, The branch interspersed model. As financial literacy is increasingly recognized as a core life skill, it becomes more crucial as a component of higher education. Personal Financial Education in State Colleges and Universities in the U.S. is salient reading for college and university administrators, researchers, social workers and mental health professionals working with college students, policy analysts and faculty from any discipline interested in promoting the financial literacy of their students.

**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.

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