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## Everfi Test

What are the different types of banking institutions? - correct answer retail, credit union, online

How is a checking account different than a savings account? - correct answer savings account has lower liquidity

How can you monitor your checking account balance and what are the risks of spending more money than you have? - correct answer monitor online

What is interest? How is interest different from compound interest? - correct answer interest= the fee someone pays to be able to borrow money  
difference from compounding= you earn interest on your interest

Why is it important for young people to start saving as early as possible given the principles of interest? - correct answer the longer the money is in the account the more the interest builds

What is the purpose of a budget? - correct answer to not spend more money than you have

How can people make sure their budgets remain balanced? - correct answer budget for what you need and not what you want

What is credit, and how can it be useful to consumers? - correct answer to gather good and services before payment

What features of a credit card do you need to research when considering a credit card? - correct answer your interest online

How can people make sure they are using credit cards responsibly? - correct answer checking their credit score

What is the difference between a debit card and a credit card? - correct answer debit cards take money directly out of the account

credit cards is borrowing money that you pay in full at the end of each month

# Everfi Test Answers Payment Types

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