Study Guide Financial Literacy Unit

As you complete the EverFi Financial Literacy units at www.everfi.net, answer the following questions. Submit your questions and answers at the completion of the unit as a Summative Assessment of your understanding.

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Module # 1: Introduction

In module 1, students are introduced to the expert narrators who speak directly to the students throughout the entire course. The students are also given an interactive tutorial on how to maximize their experience on the portal. In addition to serving as a launching pad for the courses and simulation, the portal serves as an ongoing resource and support tool, to keep learners engaged and provides additional learning opportunities.

Module #2: Savings

- 1. What is interest? How is interest different from compound interest?
- 2. Why is it important for young people to start saving as early as possible given the Principles of Interest?
- 3. What is the purpose of a budget?
- 4. How can people make sure their budgets remain balanced?

Module #3: Banking

- 1. What are the different types of banking institutions?
- 2. How is a checking account different than a savings account?
- 3. How can you monitor your checking account balance and what are the risks of spending more money than you have?

Module #4: Payment Types, Interest Rates, and Credit Cards

- 1. What is credit, and how can it be useful to consumers?
- 2. What features of a credit card do you need to research when considering a credit card?
- 3. How can people make sure they are using credit cards responsibly?
- 4. What is the difference between a debit card and a credit card?

Financial Literacy Study Guide Answers

WJ Hussar

Financial Literacy Study Guide Answers:

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