
WISE & Everfi Financial Literacy Test Review

1040 - Answer A tax form filled out by an individual and filed with the IRS that determines the amount of income tax owed in a single year.

1040EZ - Answer A tax form, similar to the 1040 filled out by an individual and filed with the IRS. The form is used to determine the amount of income tax owed to the IRS in a single year. The 1040EZ form is used in simpler tax situations.

401(k) - Answer A retirement account offered through an employer, where an employee can contribute money from his or her paycheck before or after taxes.

403(b) - Answer A retirement account similar to a 401(k) plan, but offered by non-profit organizations, like universities or charitable organizations.

529 college saving plan - Answer A savings plan offering tax benefits that can be used for any qualified educational expenses.

Asset - Answer Property owned by an individual or organization that has some value. Can refer to physical items (like a house or car) or to intangible items (like a stock or bond).

Associate's degree - Answer A degree granted after two years of study, often by a community or junior college.

ATM Card - Answer A payment type similar to a debit card that allows you to make electronic purchases but requires that you enter a PIN (Personal Identification Number) for any transaction.

Annual Percentage Rate (APR) - Answer Another name for the interest rate charged on the balance of a credit card.

Auto insurance - Answer A type of insurance that protects a policyholder in the case of a car accident. Most states require it by law.

Everfi Financial Literacy Study Guide Answers

Behl, Abhishek,Nayak, Sushma



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Examining how Technology Can Promote Consumer Financial Literacy United States. Congress. House. Committee on Financial Services. Subcommittee on Financial Institutions and Consumer Credit,2014 Research Anthology on Personal Finance and Improving Financial Literacy Management Association, Information Resources,2020-12-05 Developing personal financial skills and improving financial literacy are fundamental aspects for managing money and propelling a bright financial future Considering life events and risks that unexpectedly present themselves especially in the light of recent global events there is often an uncertainty associated with financial standings in unsettled times It is important to have personal finance management to prepare for times of crisis and personal finance is something to be thought about in everyday life The incorporation of financial literacy for individuals is essential for a decision making process that could affect their financial future Having a keen understanding of beneficial and detrimental financial decisions a plan for personal finances and personalized goals are baselines for money management that will create stability and prosperity In a world that is rapidly digitalized there are new tools and technologies that have entered the sphere of finance as well that should be integrated into the conversation The latest methods and models for improving financial literacy along with critical information on budgeting saving and managing spending are essential topics in today s world The Research Anthology on Personal Finance and Improving Financial Literacy provides readers with the latest research and developments in how to improve understand and utilize personal finance methodologies or services and obtain critical financial literacy The chapters within this essential reference work will cover personal finance technologies banking investing budgeting saving and the best practices and techniques for optimal money management This book is ideally designed for business managers financial consultants entrepreneurs auditors economists accountants academicians researchers and students seeking current research on modern advancements and recent findings in personal finance *Maintaining Financial Stability in Times of Risk and Uncertainty* Behl, Abhishek,Nayak, Sushma,2018-12-04 Risks and uncertainties market financial operational social humanitarian environmental and institutional are the inherent realities of the modern world Stock market crashes demonetization of currency and climate change constitute just a few examples that can adversely impact financial institutions across the globe To mitigate these risks and avoid a financial crisis a better understanding of how the economy responds to uncertainties is needed *Maintaining Financial Stability in Times of Risk and Uncertainty* is an essential reference source that discusses how risks and uncertainties affect the financial stability and security of individuals and institutions as well as probable solutions to mitigate risk and achieve financial resilience under uncertainty Featuring research on topics such as financial fraud insurance ombudsman and Knightian uncertainty this book is developed for researchers academicians policymakers students and scholars Personal Finance Trivia Quiz for Smart Teens, Beginners, and Adults Uwrites,2024-05-18 Personal Finance Trivia Quiz for Smart Teens Savvy Beginners and Seasoned Adults is a fun financial

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