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Everfi income and employment assessment answers

An unanticipated expense that will make it difficult to get by day-to-day would be a candidate for..... Played 45 times. Print Share Edit Delete. Live Game Live. Finish Editing. This quiz is incomplete! To play this quiz, please finish editing it. Delete Quiz. Question 1. Which of the following is a benefit of using a budget? Helps to keep track of the money you receive. Helps to prioritize your spending. Helps reach short- and long-term financial goals. All of the above. Which of the following is NOT a benefit of using a budget? A budget can help you purchase anything you want. A budget can help you keep track of your money. A budget can help you make plans to reach your financial goals. A budget can help you decide the importance of your expenses. Why is using a budget beneficial? Which of the following should NOT be considered when setting a current budget? Your financial goals. Future income. Module 2: income and employment quizlet Played times. Print Share Edit Delete. Live Game Live. Finish Editing. This quiz is incomplete! To play this quiz, please finish editing it. Delete Quiz. Question 1. How often your interest is calculated and added back into your account. How easily you can add money into your account. What type of interest your account earns. What interest rate you can expect from your account. Interest is:. John just opened a savings account and wants to maximize the amount of interest he earns. Which of the following actions would enable him to earn MORE interest? Selecting an account with a high interest rate. Leaving his money in the account for long period of time. Transferring money into his checking account each month. He expects to spend the money in the next few weeks to buy a new bike. Which type of account will be best for Jorge? Certificate of Deposit CD. 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? Semi-Annual Compounding. 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? The purpose of a budget is to.. What is the typical relationship between time and interest rate? Longer time period usually equals higher interest rates. Shorter time period usually equals higher interest rates. Longer time periods usually have no affect on interest rates. Shorter time periods usually have no affect on interest rates. When it comes to saving money, what is a good rule of thumb? Keep most of your savings in your checking account. Put aside money for savings each month. Choose the savings account with the lowest interest rate. Put anything you can't afford on your credit card. When would you need to use the Rule of 72? To figure out the interest rate for your savings account. Everfi module 2 income and employment quizlet Everfi sometimes written as EVERFI is an education platform commonly uses by businesses and government agencies to train employees and various staff members on a wide variety of topics. If you are using Everfi, you may want to check your work to make sure that you have a full understanding of the topic before submitting your work to your employer. Since Everfi answers are the same they do not changewe have been able to compile almost every single Everfi answer that you might need. If you see any reference to your module or program in the list below, that means the answers are available via the stated source. Included in any general answer key is: final quizzes, modules, assessments, and exams usually at the end of the course. Answer Addicts. Everfi Answers All Modules and Assignments Everfi sometimes written as EVERFI is an education platform commonly uses by businesses and government agencies to train employees and various staff members on a wide variety of topics. Welcome to Answer Addicts! We hope you find the education answers you are looking for. Thanks for stopping by! Answer Addicts - Everfi module 2 income and employment filling out your 1040 To login with Google, please enable popups. Sign up. To sign up with Google, please enable popups. Sign up with Google or Facebook. To sign up you must be 13 or older. Terms of Use and Privacy Policy. Already have an account? Log in. Get started today! Everfi Module 2 Final Test. Edit a Copy. Study these flashcards. Angie F. Which of the following is a primary responsibility of the Federal Reserve Bank? Establish monetary policy. What's the best strategy for avoiding ATM fees? Only use ATMs in your bank's network. The best way to ensure the accuracy and safety of your accounts is to:. Monitor your online accounts regularly. How often should you typically monitor your checking account? What's the purpose of balancing or monitoring your checking account? To help you calculate how much money you have in your account. Establishing the federal budget. Which type of financial institution typically has membership requirements? Credit Union. Higher, harder. Everfi module 2 answers To login with Google, please enable popups. Sign up. To sign up with Google, please enable popups. Sign up with Google or Facebook. To sign up you must be 13 or older. Terms of Use and Privacy Policy. Already have an account? Log in. Get started today! Everfi Financial Literacy Final Test. Edit a Copy. Study these flashcards. Grace Period. A time period during which no finance charges will be added to your account. Hard Credit Inquiry. When someone checks your credit history to make a lending decision; affects credit score and can last up to two years. Health Insurance. Homeowners Insurance. Government Agency who is responsible for collecting taxes. Identity Theft. Using someone's personal information to steal money or gain benefits. Money earned from investments and employment. Index Fund. Initial Fraud Alert. Alert put on credit to help prevent additional identity theft; stays for 90 days unless you renew it. Interest Rate. Percentage of amount borrowed to be added to the amount loaned and paid back. A sum paid or charged for the use of money or for borrowing money. Junk Bond. Owner of property. Income and employment everfi quizlet The amount of money you're paid, after all taxes and deductions are taken out of your paycheck is called. When considering a job offer, you should only consider how much you're being paid before you accept the. When considering a job offer, you should consider how much you're being paid and any other employee. Which of the following is NOT considered part of your benefits package available from your employer? All of the following may be a part of your benefits package available from your employer, except:. Healthcare, paid time off, disability insurance, and matching contributions to a retirement account are all. Played times. Print Share Edit Delete Report an issue. Play Live Live. Finish Editing. This quiz is incomplete! To play this quiz, please finish editing it. Delete Quiz. Question 1. Generally, the more education you receive, the higher your lifetime earnings will be. There is no relationship between the level of education received and lifetime earnings. For most careers, which degree will most likely result in the highest lifetime earnings? High school degree. Associate's degree. Licensure or certification. Bachelor's Degree. What is net pay? The amount of pay earned for the total number of hours worked. The amount of money you're paid after all taxes and deductions are taken out of your paycheck. The amount of money you're paid before all taxes and deductions are taken out of your paycheck. Your gross pay plus any bonuses. The money that you take home on your paycheck. Everfi module 2 income and employment calculate net pay Which expense would you suggest is NOT a need? Which term describes this type of hourly income? Ashley wants to make a purchase using the money in her checking account. What method of payment should she use to access these funds immediately and directly? Professional Development. Played times. Print Share Edit Delete. Live Game Live. Finish Editing. This quiz is incomplete! To play this quiz, please finish editing it. Delete Quiz. Question 1. Which of the following would be considered a want rather than a need for most people? Warm clothes in the winter. A place to live. A smartphone. Nutritious food. Select the answer that best describes what an opportunity cost is:. The amount of money you put into savings each year. The trade-off of making one choice and giving up a different choice. The amount of money a business makes every year from sales. The benefit you gain by choosing one option versus another. You are creating a budget for your new business. What should you include? All income and expenses. Fixed expenses but not income. Income but not variable expenses. Fixed and variable expenses but not taxes. Which of the following is a variable expense for many adults? Their monthly cost of eating out at restaurants. Their monthly rent payment. The monthly payment on their car loan. Everfi income and employment calculate net pay K - University grade. Played times. Print Share Edit Delete. Live Game Live. Finish Editing. This quiz is incomplete! To play this quiz, please finish editing it. Delete Quiz. Question 1. Interest is:. A charge for lending money to a bank. The amount owed for borrowing money. Certificate of Deposit. Simple savings account. Department of Treasury. Secretary of State. Which type of account is typically the MOST liquid? Exchanged Traded Fund. Which of the following payment types require you to pay upfront? All of the Above. Which of the following statements comparing debit cards to credit cards is TRUE? Everfi module 2 filling out your 1040 taxable income What do you know about W-2 forms? Understanding how to read and decipher important employment and tax documents like the W-2 form is critical for anyone employed, now or in the future. Teaching taxes in high school becomes essential, as students are starting their first job or heading off to college. They are becoming adults, responsible for managing their own income, all the while having no knowledge about the form that ends up in their mailbox every year. Many high school students are eager to land their first job in order to feel independent and self-sufficient. And of course, for the sheer joy of that first paycheck. So there you have it. The basics for teaching students about W-2 forms. Your students are going to thank you someday for preparing them appropriately for life outside of the classroom. In her free time, she can be found hiking the white mountains with her labradoodle Molly or chasing around her active 5 year old daughter. Best practices, the latest research, and breaking news, delivered right to your inbox. Look out for our next newsletter, coming soon. Necessary cookies are absolutely essential for the website to function properly. This category only includes cookies that ensures basic functionalities and security features of the website. These cookies do not store any personal information. Any cookies that may not be particularly necessary for the website to function and is used specifically to collect user personal data via analytics, ads, other embedded contents are termed as non-necessary cookies. It is mandatory to procure user consent prior to running these cookies on your website. Home Insights Blog. Let's Go! Latest Articles Get More Insights. Stay Informed Best practices, the latest research, and breaking news, delivered right to your inbox. Close Privacy Overview This website uses cookies to improve your experience while you navigate through the website. Out of these cookies, the cookies that are categorized as necessary are stored on your browser as they are essential for the working of basic functionalities of the website. We also use third-party cookies that help us analyze and understand how you use this website. These cookies will be stored in your browser only with your consent. You also have the option to opt-out of these cookies. But opting out of some of these cookies may have an effect on your browsing experience. How to Claim Your Weeks of Unemployment Benefits New Units 2020: Everfi: Financing Higher Ed Everfi: Income and Employment ----- Career and College Vocabulary List Explain the benefits of going to college? What are the main costs associated with attending college/ How much can you expect to pay for college? Discuss the value of investing in yourself, now and throughout your work life. Identify how education can impact your future earnings. List strategies to minimize the costs of advanced education. How can you assess the types of benefits and costs of an employment options? How does working add to my costs? How can hidden costs impact your employment options? Identify common types of employee benefits Give examples of hidden costs of employment List criteria to consider when making decisions about where to work. Why should someone plan for unexpected changes in their income? Why do people choose alternative ways to gain experience for a career? Give examples of work-related changes that can impact financial status. Discuss ways to deal with irregular or temporary drop in income. Identify skills, knowledge, and attitudes that employers value in the workplace. Consider entrepreneurial possibilities. Career and College Unit 3 Booklet Activities: Class Notes: Slide 2 Introduction – Activity: Think of ways that you feel you have been successful already in your young lives. Think of awards or honors you have achieved; successes in school, in clubs or in sports; personal skills, etc.. Try to list as many as possible in the next 3 minutes. Write your answers on an index card. Slide 3: Complete What is it Worth to be in Class? Activity Page 6 – after slide 5 Open the Google doc: "Career and College Research". Complete the assessment and follow the directions on the worksheet. Activity 3.4 My Investment In Me section of the Career and College Research doc. After slide 7: College Tuition Comparison Activity Class Notes: Slide 5: Plan Ahead for a Career Slide 6: An Education is an Investment in You Page 10 and 11 summarize Page 12 summarize Page 15 3 Costly College Traps – summarize Page 17 summarize Slide 8 and 9 How to Manage Education Costs Assignment: Building a Path to My Career and College Research and My Education Assignment with DECIDE your best training option section. Extra: 40 Money Management Tips Every College Student Should Know. How can you assess the types of benefits and costs of an employment options? How does working add to my costs? How can hidden costs impact your employment options? Identify common types of employee benefits Give examples of hidden costs of employment List criteria to consider when making decisions about where to work. Career and College Unit 3 Booklet Activities: Class Notes: Evaluating Salary Pages 24-25 (Google slides 6-7) Types of Benefits Page 26 (Google Slide 8) The costs of working page 18 (Google Slide 12) Assignment: Make a "Poster" in Google doc that includes at least 4 job benefits, give an explanation and possibly a picture. Must be on one page and have a title on the page. Understand All 25 Components of Your Job Offer Benefits Package 3. Pay and Taxes How are payroll taxes calculated? Why don't you have any control over the amount of your net pay? Calculate net pay. List factors that impact personal income tax liability. List factors that impact net pay Career and College Unit 3 Booklet Activities: Class Notes: Slide 4 Income taxes for individuals (list the three taxes) Slide 8 (Google slide) Overall, the total amount of federal and state taxes you'll pay each year depends on these conditions. (list 3) Slide 5 Social Security & Medicare Contributions (Just the charts) Slide 6 Financial Decisions When Starting a Job (list out items in blue) Assignment: Work Setting Preference Assignment 4. Lifestyle (Skip this section for now) Career and College Unit 3 Booklet Activities: Class Notes: Assignment: 5. Plan for Change Why should someone plan for unexpected changes in their income? Why do people choose alternative ways to gain experience for a career? Give examples of work-related changes that can impact financial status. Discuss ways to deal with irregular or temporary drop in income. Identify skills, knowledge, and attitudes that employers value in the workplace. Consider entrepreneurial possibilities. Career and College Unit 3 Booklet Activities: Class Notes: Slide 2 Dip in Income (list your top 5) Slide 5 An Offensive Strategy (List your top 3) Slide 7 Dealing with Down Times (3 pieces of advice) Slide 10 Google – List 4 The potential earning power of working for nothing Slide 7 Facts About Unemployment Slide 8 LACE Up if Losing Your Job Slide 10 7 Super Skills for Any Career Your top 3 soft skills Assignment: No assignment for this section-complete class notes and pass it in (classroom) Vocabulary Review Quizlet Career and College Unit Review Form (print and turn in) Explain the benefits of going to college? What are the main costs associated with attending college/ How much can you expect to pay for college? Discuss the value of investing in yourself, now and throughout your work life. Identify how education can impact your future earnings. List strategies to minimize the costs of advanced education. How can you assess the types of benefits and costs of an employment options? How does working add to my costs? How can hidden costs impact your employment options? Identify common types of employee benefits Give examples of hidden costs of employment List criteria to consider when making decisions about where to work. Why should someone plan for unexpected changes in their income? Why do people choose alternative ways to gain experience for a career? Give examples of work-related changes that can impact financial status. Discuss ways to deal with irregular or temporary drop in income. Identify skills, knowledge, and attitudes that employers value in the workplace. Consider entrepreneurial possibilities. Career and College Unit 3 Booklet Activities: Class Notes: Slide 2 Introduction – Activity: Think of ways that you feel you have been successful already in your young lives. Think of awards or honors you have achieved; successes in school, in clubs or in sports; personal skills, etc.. Try to list as many as possible in the next 3 minutes. Write your answers on an index card. Slide 3: Complete What is it Worth to be in Class? Activity Page 6 – after slide 5 Open the Google doc: "Career and College Research". Complete the assessment and follow the directions on the worksheet. Activity 3.4 My Investment In Me section of the Career and College Research doc. After slide 7: College Tuition Comparison Activity Class Notes: Slide 5: Plan Ahead for a Career Slide 6: An Education is an Investment in You Page 10 and 11 summarize Page 12 summarize Page 15 3 Costly College Traps – summarize Page 17 summarize Slide 8 and 9 How to Manage Education Costs Assignment: Building a Path to My Career and College Research and My Education Assignment with DECIDE your best training option section. Extra: 40 Money Management Tips Every College Student Should Know. How can you assess the types of benefits and costs of an employment options? How does working add to my costs? How can hidden costs impact your employment options? Identify common types of employee benefits Give examples of hidden costs of employment List criteria to consider when making decisions about where to work. Career and College Unit 3 Booklet Activities: Class Notes: Evaluating Salary Pages 24-25 (Google slides 6-7) Types of Benefits Page 26 (Google Slide 8) The costs of working page 18 (Google Slide 12) Assignment: Make a "Poster" in Google doc that includes at least 4 job benefits, give an explanation and possibly a picture. Must be on one page and have a title on the page. Understand All 25 Components of Your Job Offer Benefits Package 3. Pay and Taxes How are payroll taxes calculated? Why don't you have any control over the amount of your net pay? Calculate net pay. List factors that impact personal income tax liability. List factors that impact net pay Career and College Unit 3 Booklet Activities: Class Notes: Slide 4 Income taxes for individuals (list the three taxes) Slide 8 (Google slide) Overall, the total amount of federal and state taxes you'll pay each year depends on these conditions. (list 3) Slide 5 Social Security & Medicare Contributions (Just the charts) Slide 6 Financial Decisions When Starting a Job (list out items in blue) Assignment: Work Setting Preference Assignment 4. Lifestyle (Skip this section for now) Career and College Unit 3 Booklet Activities: Class Notes: Assignment: 5. Plan for Change Why should someone plan for unexpected changes in their income? Why do people choose alternative ways to gain experience for a career? Give examples of work-related changes that can impact financial status. Discuss ways to deal with irregular or temporary drop in income. Identify skills, knowledge, and attitudes that employers value in the workplace. Consider entrepreneurial possibilities. 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