

Everfi post assessment answer key Workbook

everfi post assessment answer key: A Comprehensive Guide to Understanding and Navigating Your Post-Assessment Results

In today's digital learning environment, platforms like Everfi have revolutionized how students and educators approach online education. Whether you're a student aiming to excel in your coursework or an educator seeking to evaluate learning outcomes effectively, understanding the **Everfi post assessment answer key** is crucial. This guide provides an in-depth overview of what the answer key entails, how to access and utilize it responsibly, and tips for interpreting post-assessment results to enhance learning outcomes.

What Is the Everfi Post Assessment?

Understanding the Purpose of Post Assessments

Post assessments are designed to evaluate a learner's understanding of the material covered in an Everfi course module. These assessments typically occur at the end of a lesson or course segment, serving as a measure of comprehension and retention.

Features of Everfi Post Assessments

- Multiple-choice questions
- True/False questions
- Scenario-based questions
- Reflective prompts

The assessments are tailored to reinforce key concepts and ensure learners have grasped the essential knowledge before progressing further.

What Is the Everfi Post Assessment Answer Key?

Definition and Importance

The **Everfi post assessment answer key** is a document or resource that contains the correct answers to the questions posed in the post assessment. It serves as an essential reference for educators, administrators, and sometimes students to verify responses, analyze performance, and identify areas needing improvement.

Why Is the Answer Key Valuable?

- Facilitates quick grading and feedback
- Helps educators assess the effectiveness of instruction
- Supports learners in understanding correct concepts
- Aids in preparing for subsequent assessments

However, it's important to use the answer key ethically to promote genuine learning rather than merely achieving high scores.

How to Access the Everfi Post Assessment Answer Key

For Educators and Administrators

- Official Resources: The answer keys are usually provided through the educator dashboard after completing the assessment or via official Everfi resources.
- Training Materials: Sometimes included in teacher guides or training modules.
- Customer Support: Contact Everfi support for access if authorized.

For Students

- Typically, students do not have direct access to the official answer key.
- Feedback is provided through the platform based on responses.
- Students should focus on understanding explanations rather than relying solely on answer keys.

Important Note

Accessing or distributing answer keys without authorization may violate academic integrity policies. Always adhere to your institution's guidelines.

Utilizing the Everfi Post Assessment Answer Key Responsibly

For Educators

- Use as a Teaching Tool: Review answer keys to guide discussions and clarify misconceptions.
- Design Supplemental Activities: Create activities that target areas where students commonly err.

- Track Progress: Use answer keys to analyze aggregate data and inform future instruction.

For Students

- Self-Assessment: Use feedback from the platform to identify strengths and weaknesses.
- Enhance Learning: Review explanations for questions answered incorrectly.
- Avoid Cheating: Strive for genuine understanding rather than shortcut approaches.

Best Practices for Ethical Use

- Maintain academic integrity.
- Use answer keys only when authorized.
- Focus on learning and comprehension rather than just correct answers.

Common Challenges and Solutions Related to Everfi Post Assessment Answer Keys

Challenge 1: Limited Access to Answer Keys

Solution: Collaborate with educators or administrators to gain appropriate access, or use official review resources provided by Everfi.

Challenge 2: Misuse of Answer Keys

Solution: Promote ethical practices and emphasize the importance of learning over rote memorization.

Challenge 3: Interpreting Assessment Results

Solution: Use detailed feedback and explanations to better understand learner performance and areas needing improvement.

Tips for Educators to Maximize the Effectiveness of Post Assessments

- Align Questions with Learning Objectives: Ensure assessment questions reflect core course goals.
- Use Answer Keys as a Feedback Tool: Analyze common incorrect responses to identify

misconceptions.

- Provide Constructive Feedback: Explain correct answers and reasoning to reinforce learning.
- Encourage Reflection: Have students review their answers and reflect on their understanding.
- Incorporate Formative Assessments: Use insights from post assessments to inform ongoing

instruction.

Conclusion

Understanding and responsibly utilizing the **Everfi post assessment answer key** is essential for fostering an effective learning environment. While the answer key can be a valuable resource for educators and administrators to streamline grading and analyze student performance, it should be used ethically and in conjunction with comprehensive teaching strategies. For students, focusing on understanding concepts rather than solely seeking correct answers promotes genuine learning and long-term retention.

By adhering to best practices and leveraging assessment data thoughtfully, educators can enhance instructional methods, and students can achieve greater academic success. Remember, the ultimate goal of post assessments and their answer keys is to support meaningful learning experiences that prepare learners for future challenges.

Keywords: Everfi post assessment answer key, Everfi assessment answers, online learning assessments, educational resources, student evaluation, teacher tools, assessment feedback, learning analytics

Everfi Post Assessment Answer Key: An In-Depth Review and Expert Insight

In the rapidly evolving landscape of digital education, platforms like Everfi have become crucial tools for educators seeking engaging, interactive, and comprehensive learning solutions. One essential component of many Everfi courses is the post-assessment, designed to evaluate student comprehension and retention of material. Central to this process is the Everfi post assessment answer key, a resource that educators and students alike often seek to streamline and enhance the learning experience. This article offers an in-depth exploration of the answer key's role, its reliability, ethical considerations, and best practices for use, all through an expert, review-style lens.

Understanding Everfi and Its Post-Assessment Structure

What is Everfi?

Everfi is a leading provider of digital education courses across a broad spectrum of topics including financial literacy, health and wellness, diversity and inclusion, STEM, and social-emotional learning. Its interactive modules are designed to foster engagement, critical thinking, and real-world

application among learners of various ages, especially students in K-12 and higher education.

Role of Post-Assessments in Everfi Courses

Post-assessments in Everfi courses serve several critical functions:

- Measuring Comprehension: They gauge how well students understand the material covered.
- Identifying Knowledge Gaps: They help educators pinpoint areas where students may need additional support.
- Facilitating Data-Driven Instruction: Results guide teachers in customizing subsequent lessons.
- Providing Certification or Credit: Some courses require passing post-assessments for certification or course completion recognition.

Typically, these assessments are multiple-choice, true/false, or scenario-based questions designed to evaluate both recall and application skills.

The Role and Significance of the Everfi Post Assessment Answer Key

What Is the Answer Key?

An Everfi post assessment answer key is a document or resource that provides the correct responses to the questions posed in the post-assessment. It is often utilized by educators and sometimes by students to verify answers, prepare for assessments, or guide review sessions.

Why Do Educators Seek the Answer Key?

The answer key can serve multiple purposes:

- Facilitating Efficient Grading: Teachers can quickly cross-check student responses rather than manually searching for correct answers.
- Supporting Student Review: Students preparing for retakes or seeking to understand their mistakes can use the answer key as a study guide.
- Ensuring Accurate Assessment: Having access to the correct answers minimizes errors in grading and feedback.

However, it's essential to recognize that the use of answer keys must be ethical and aligned with educational best practices.

Potential Advantages of Using the Answer Key

- Time-Saving: Speeds up grading processes, especially in large classrooms.
- Consistency: Ensures uniformity in scoring.
- Enhanced Learning: Helps students understand correct responses, fostering better retention.
- Preparation Tool: Assists teachers in designing follow-up lessons or discussions.

Availability and Accessibility of the Everfi Post Assessment Answer Key

Official vs. Unofficial Resources

- Official Answer Keys: Typically provided to educators through the Everfi platform or partner portals, often as part of administrative or instructor resources. Access may require login credentials or course enrollment.
- Unofficial or Shared Resources: Some websites or forums may claim to offer answer keys, but these are often unreliable, outdated, or breach copyright.

How to Access the Official Answer Keys

- Through the Everfi Platform: Educators can access answer keys via their instructor dashboards or resource centers.
- Contacting Customer Support: For specific courses or assessments, reaching out to Everfi support can clarify access options.
- School or District Administrators: Sometimes, school administrators have access to comprehensive resources and can distribute answer keys appropriately.

Limitations and Considerations

- Restricted Access: To prevent cheating and uphold academic integrity, answer keys are often restricted.
- Version Updates: As courses are revised, answer keys may change, making outdated resources unreliable.
- Ethical Use: Sharing or using answer keys outside authorized channels can violate policies and undermine learning processes.

Reliability and Ethical Use of Everfi Post Assessment Answer Keys

Evaluating Reliability

- When obtained from official sources, answer keys are generally accurate and aligned with the assessment content.
- Discrepancies can occur if the course has been updated or if the answer key is outdated.
- Relying solely on answer keys without understanding the rationale behind correct responses can hinder genuine learning.

Ethical Considerations

Using answer keys responsibly is paramount:

- For Educators: Use answer keys to support fair grading, not to shortcut the learning process or encourage cheating.
- For Students: Use answer keys as a guide for review and understanding, not as a means to bypass learning.
- Institutional Policies: Respect school or district policies regarding assessment resources and academic integrity.

Misuse of answer keys can have serious consequences, including academic penalties and undermining of educational values.

Best Practices for Using Everfi Post Assessment Answer Keys

For Educators

- Use as a Teaching Tool: Incorporate correct answers into discussions to clarify concepts.
- Supplement with Explanations: Pair answer keys with detailed explanations to deepen understanding.
- Encourage Critical Thinking: Instead of rote memorization, challenge students to explain why answers are correct.
- Maintain Integrity: Use answer keys solely for grading and review purposes, avoiding sharing answers prematurely with students.

For Students

- Review with Purpose: Use answer keys to identify areas for improvement.
- Understand Mistakes: Analyze why certain answers are correct or incorrect.
- Avoid Cheating: Use answer keys ethically, seeking help from teachers or peers when needed.
- Engage in Active Learning: Combine answer review with note-taking and discussion.

For Schools and Districts

- Implement Clear Policies: Establish guidelines for the ethical use of assessment resources.
- Provide Training: Educate teachers on best practices for assessment and resource utilization.
- Leverage Data Responsibly: Use assessment results, including answer keys, to inform instruction and support student success.

Limitations and Challenges Associated with Answer Keys

While answer keys are valuable tools, they are not without limitations:

- Potential for Over-Reliance: Excessive dependence on answer keys can discourage critical thinking.
- Risk of Academic Dishonesty: Unauthorized sharing or use can compromise integrity.
- Misalignment with Course Updates: Outdated answer keys can lead to incorrect grading.
- Limited Scope: They often do not provide explanations or reasoning behind answers, necessitating supplementary resources.

Conclusion: Navigating the Use of Everfi Post Assessment Answer Keys Effectively

The Everfi post assessment answer key is a powerful resource that, when used ethically and judiciously, can enhance the educational experience for both teachers and students. Its primary utility lies in supporting fair grading, enabling effective review, and fostering understanding. However, educators and students must prioritize integrity, critical thinking, and continuous learning over shortcutting the process with answer keys.

To maximize benefits, stakeholders should access official resources, stay updated with course revisions, and employ answer keys as part of a broader pedagogical strategy that emphasizes comprehension and application. Ultimately, the goal remains to empower learners with knowledge and skills that extend beyond test scores, nurturing responsible, informed, and engaged individuals.

In the evolving digital education landscape, responsible use of assessment resources like the Everfi answer key is essential for maintaining academic standards and promoting genuine learning.

Question What is the Everfi post assessment answer key? The Everfi post assessment answer key is a resource that provides correct answers to the questions in Everfi's post-course evaluations, helping students verify their responses. Is it ethical to use the Everfi post assessment answer key to complete quizzes? Using the answer key to complete assessments without

understanding the material is unethical and can undermine the learning process. It's recommended to study and learn the content instead. Where can I find the Everfi post assessment answer key? Answer keys are typically not publicly available and are provided only to instructors or through authorized educational resources. Students should focus on completing assessments honestly. How can I prepare for the Everfi post assessment? Review the course materials, participate actively in lessons, and take notes to prepare effectively for the post assessment. Are there legitimate ways to get help with Everfi assessments? Yes, students can review course materials, ask their teachers for guidance, or use official resources provided by Everfi for support. Can I retake the Everfi post assessment if I fail? Most programs allow retakes, but policies vary. Check with your instructor or program administrator for specific retake policies. What should I do if I suspect someone is sharing the Everfi answer key? Report your concerns to your teacher or school administrator to ensure academic integrity is maintained. Does using an answer key violate academic integrity policies? Yes, using answer keys without authorization can violate academic honesty policies and may lead to disciplinary action. How important is understanding the material after completing the Everfi assessment? It's very important, as understanding the material helps you apply knowledge effectively and benefits your overall learning. Are there online forums where students share Everfi post assessment answers? While some forums may exist, sharing answers is discouraged and can violate academic policies. Focus on studying and understanding the content instead.

Related keywords: Everfi, post assessment, answer key, quiz answers, online education, digital learning, training completion, certification, student assessment, learning platform

Everfi investing answers

Comprehensive Guide to Everfi Investing Answers

Everfi investing answers have become increasingly important for students, educators, and individuals seeking to improve their financial literacy. As the digital learning platform Everfi offers a wide array of courses related to finance, investing, and personal money management, understanding the answers to their investing modules is essential for learners aiming to make informed financial decisions. Whether you're a student preparing for a class assignment, a teacher facilitating a financial literacy course, or an individual wanting to deepen your knowledge, this comprehensive guide will provide valuable insights into Everfi investing answers, the platform's key modules, and best practices for mastering their content.

Understanding Everfi and Its Investment Education Modules

What is Everfi?

Everfi is an educational technology company that provides digital courses focused on critical skills such as financial literacy, diversity and inclusion, health, and more. Their financial literacy courses are designed to equip learners with the knowledge needed to navigate complex financial concepts, including investing, saving, budgeting, and credit management.

Key Investment-Related Courses Offered by Everfi

- Introduction to Investing
- Building Wealth
- Stock Market Basics
- Personal Finance and Money Management
- Understanding Retirement Accounts

Each course contains interactive modules, quizzes, and assessments aimed at reinforcing learning and helping learners develop practical skills.

Why Are Everfi Investing Answers Important?

Having access to accurate Everfi investing answers helps learners:

- Understand fundamental investment concepts
- Complete coursework and assessments successfully
- Build confidence in making investment decisions
- Prepare for real-world financial responsibilities
- Enhance overall financial literacy

However, it's important to approach these answers ethically and use them as learning tools rather than shortcuts, ensuring genuine understanding of the material.

How to Find Everfi Investing Answers

Official Resources and Study Guides

The most reliable way to find Everfi investing answers is through official course materials provided by teachers, school administrators, or directly from Everfi's platform. Many institutions offer access to modules, lesson plans, and answer keys tailored for educators and students.

Participate Actively in the Course

Engaging actively with the course content?by taking notes, completing practice quizzes, and participating in discussions?can significantly enhance understanding and reduce reliance on external answers.

Use Supplementary Educational Resources

Additional resources include:

- Financial literacy websites (e.g., Investopedia, Khan Academy)
- Online tutorials and videos about investing concepts
- Financial textbooks and guides

These can clarify complex topics covered in Everfi modules and help you develop a deeper understanding.

Common Topics Covered in Everfi Investing Modules

Basics of Investing

Understanding the core principles such as risk and return, diversification, and compounding.

Different Types of Investments

- Stocks
- Bonds
- Mutual Funds
- Exchange-Traded Funds (ETFs)
- Real Estate
- Cryptocurrencies

Investment Strategies and Planning

- Long-term vs. short-term investing
- Retirement planning
- Tax-advantaged accounts (e.g., IRAs, 401(k)s)
- Diversification and asset allocation

Risks and Rewards of Investing

Understanding market volatility, economic factors, and how to manage risk effectively.

Behavioral Aspects of Investing

Learning about common biases, emotional investing, and maintaining discipline.

Sample Questions and Answers from Everfi Investing Modules

Question 1: What is diversification and why is it important?

Answer: Diversification involves spreading investments across various assets to reduce risk. It is important because it minimizes the impact of any single investment performing poorly on your overall portfolio.

Question 2: What is the primary benefit of investing in a retirement account like an IRA?

Answer: The primary benefit is tax advantages, such as tax-deferred growth or tax-free withdrawals, which help build wealth over time for retirement.

Question 3: How does compound interest benefit investors?

Answer: Compound interest allows earnings to generate additional earnings, leading to exponential growth of investments over time.

Best Practices for Mastering Everfi Investing Content

1. Engage Actively with Course Content

- Complete all interactive modules
- Take detailed notes during lessons
- Participate in discussions and forums if available

2. Use Practice Quizzes and Assessments

- Repeat quizzes to reinforce learning
- Review incorrect answers to understand mistakes

3. Seek External Resources for Clarification

- Watch educational videos on investing concepts
- Read articles and books on personal finance
- Join forums or online communities focused on investing

4. Collaborate with Educators and Peers

- Discuss difficult topics with teachers
- Form study groups with classmates

Ethical Use of Everfi Investing Answers

While it's tempting to look for quick answers, the goal of Everfi courses is to cultivate genuine financial literacy. Using answers ethically involves:

- Attempting to understand the underlying concepts
- Using answers as a study aid rather than a shortcut
- Seeking help when concepts are unclear

This approach ensures that learners develop the skills necessary to make sound investment decisions in real life.

Conclusion: Mastering Everfi Investing for Financial Success

Understanding the importance of **Everfi investing answers** is vital for anyone looking to build a solid foundation in personal finance and investment principles. These answers serve as valuable tools to reinforce learning and prepare learners for real-world financial challenges. By engaging actively with the platform, supplementing knowledge with external resources, and practicing ethical learning habits, learners can maximize the benefits of Everfi's educational offerings. Remember, the ultimate goal is not just to find answers but to comprehend and apply financial concepts confidently, paving the way for financial independence and success.

Everfi Investing Answers: An In-Depth Analysis of Its Educational Offerings and Effectiveness

In recent years, financial literacy has become an increasingly important subject for students, educators, and parents alike. As the digital landscape expands, so does the array of online platforms offering financial education. Among these, Everfi has emerged as a prominent provider, offering a suite of interactive courses designed to improve financial literacy among learners of various ages. For individuals seeking Everfi investing answers, understanding the platform's content, accuracy, educational value, and credibility is essential. This comprehensive review aims to

analyze Everfi's investing modules, explore the quality of its educational material, and assess how well it prepares users for real-world investing.

Overview of Everfi and Its Mission

Everfi, founded in 2008, is a leading digital education company specializing in online courses spanning financial literacy, diversity and inclusion, health, and more. Its mission focuses on providing accessible, engaging, and impactful learning experiences to empower learners to make informed decisions.

The platform's financial literacy courses are designed for K-12 students, college students, and adults, aiming to improve understanding of key financial concepts, including saving, budgeting, credit, and investing. The investment module, in particular, addresses fundamental topics such as stock markets, mutual funds, risk management, and long-term planning.

Content Scope and Curriculum of Everfi Investing Courses

Everfi's investing courses are structured to introduce learners to the basics of investing, financial markets, and the importance of long-term wealth building. The curriculum typically covers:

- Types of Investments: stocks, bonds, mutual funds, ETFs
- How Markets Work: supply and demand, stock exchanges
- Risk and Return: understanding volatility and diversification
- Investment Strategies: passive vs. active investing
- Planning for Retirement and Long-Term Goals
- Behavioral Finance: common biases and emotional investing
- Ethical Investing and Social Responsibility

The courses incorporate multimedia content, including videos, animations, quizzes, and real-world scenarios to enhance engagement. They also include practical exercises, such as simulated investing activities, to reinforce learning.

Evaluating the Accuracy and Credibility of Everfi Investing Answers

One of the most critical aspects for users seeking Everfi investing answers is the accuracy of the information provided. Given that Everfi partners with financial institutions and educational organizations, its content is generally based on reputable sources. However, users should remain cautious, as the platform's primary goal is education rather than providing specific investment advice.

Key points about accuracy and credibility include:

- Alignment with Financial Education Standards: Everfi's content aligns with national financial literacy standards, including those set by the Jump\$tart Coalition and the Council for Economic Education.
- Sources and References: The platform cites reputable sources such as the U.S. Securities and Exchange Commission (SEC), Federal Reserve, and other authoritative bodies.
- Content Updates: Financial markets and investing principles evolve; therefore, Everfi periodically updates its modules to reflect current trends and regulations.
- Expert Review: Content is reviewed and vetted by financial educators and experts, which enhances trustworthiness.

Limitations in seeking specific answers:

- Everfi's courses are designed to teach concepts rather than provide detailed, personalized answers to specific investment questions.
- Users seeking direct answers to complex investment scenarios or personalized financial planning should consult licensed financial advisors.

How to Use Everfi Investing Modules Effectively

For learners aiming to maximize their understanding and find answers within Everfi's courses, certain strategies can be helpful:

- Engage Actively with the Content
 - Complete all interactive exercises and quizzes.
 - Take notes on key concepts.
 - Participate in discussion forums or group activities if available.
- Use Supplementary Resources
 - Cross-reference Everfi content with reputable sources such as Investopedia, SEC's investor education resources, and financial news outlets.
 - Explore additional tools like stock simulators or budgeting apps to reinforce concepts.

- Clarify Questions with Educators or Mentors

- While Everfi provides foundational knowledge, learners should seek clarification from teachers, parents, or financial professionals for complex questions.

- Stay Updated

- Financial markets are dynamic; stay informed about recent developments and market conditions outside the platform.

Common Challenges and Criticisms of Everfi Investing Content

Despite its widespread adoption, Everfi's investing courses are not without criticisms or limitations:

- Simplification of Complex Topics: To cater to a broad audience, some concepts are simplified, which may omit nuances important for advanced understanding.

- Lack of Personalized Advice: The platform emphasizes general education rather than tailored investment advice, which can be a limitation for users seeking specific strategies.

- Potential for Outdated Content: Although updates are made periodically, rapid market changes can render some information less current.

- Engagement Level: Some users find the multimedia components engaging, while others consider the modules too basic or repetitive.

How to Find Honest and Accurate Answers on Everfi Investing

Given the desire of many users to find direct answers, it's important to understand how to approach Everfi's educational material responsibly:

- Focus on Comprehension: Use the modules to understand fundamental principles rather than searching for "the answer" to specific investment questions.

- Verify with External Sources: Cross-verify concepts learned through Everfi with trusted financial education websites and official resources.

- Avoid Investment Decisions Based Solely on Course Content: Always consult licensed financial advisors before making investment decisions.

- Be Critical: Recognize the difference between educational content and personalized financial advice.

Conclusion: Is Everfi a Reliable Source for Investing Education?

Overall, Everfi provides a comprehensive, accessible, and credible platform for foundational financial literacy, including investing. Its courses are well-aligned with educational standards and backed by reputable sources, making it a valuable resource for students and beginners.

However, users seeking Everfi investing answers should understand the platform's scope and limitations. It is primarily designed to teach core concepts and foster financial literacy rather than offer specific investment advice or personalized solutions. For those looking to deepen their understanding or make informed investment decisions, Everfi should be complemented with additional resources, ongoing education, and professional guidance.

Key takeaways:

- Use Everfi courses to build a solid foundation in investing principles.
- Cross-reference information with trusted financial sources.
- Recognize the importance of context and individual circumstances in investing.
- Consult financial professionals for personalized advice.

By approaching Everfi's content with a critical eye and a focus on learning, users can significantly enhance their financial literacy and become more confident in navigating the world of investing.

Disclaimer: This article is for informational purposes only and does not constitute financial advice. Always consult a licensed financial advisor before making investment decisions.

Question What is Everfi Investing and how does it help students learn about finance? Everfi Investing is an online educational platform that provides interactive lessons and resources to help students understand investing concepts, financial literacy, and responsible money management. Where can I find the answers to Everfi Investing quizzes and assessments? Answers to Everfi Investing quizzes are typically available through the teacher's resources, student guides, or authorized educational support materials. It's important to use these responsibly to enhance learning. Are there any tips for successfully completing Everfi Investing modules? Yes, review all lesson materials carefully, participate actively in activities, and utilize practice quizzes if available. Understanding key concepts like stocks, bonds, and diversification can also help improve your performance. How does Everfi ensure the accuracy and relevance of its investing content? Everfi collaborates with financial experts and educators to develop up-to-date, accurate, and age-appropriate content that aligns with current financial literacy standards. Can parents or educators access the answers to guide students through Everfi Investing? Yes, educators and parents often have access to supplementary materials and answer keys to guide students, but it's encouraged to promote learning and understanding rather than just providing answers. What are

common topics covered in Everfi Investing courses? Common topics include the basics of investing, stocks and bonds, risk management, diversification, compound interest, and the importance of saving for the future. Is it ethical to look for answers to Everfi Investing assessments online? While seeking help to understand concepts is acceptable, directly looking for answers may undermine the educational purpose. It's best to use resources to learn and improve your financial literacy. How can students prepare effectively for Everfi Investing assessments? Students should review lesson materials, participate in discussions, complete practice activities, and ask teachers or peers for clarification on challenging topics to prepare effectively.

Related keywords: investing education, Everfi financial literacy, investment questions, online investing courses, financial literacy answers, Everfi quiz solutions, investing basics, financial education resources, investment modules, Everfi finance answers

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