

Answer Key for "EVERFI Financial Literacy Post Assessment - Banking Basics"

Generated on January 31, 2021

1. Which of the following is NOT a common feature of a financial institution?

- A. Automated teller machine (ATM)
- B. Depository
- C. Insurance (FDIC)
- D. Interest charges

2. Which of the following is NOT a common feature of a financial institution?

- A. Automated ATMs
- B. Automatically funding
- C. Interest charges
- D. Overdrafts

3. Which of the following is NOT a common feature of a financial institution?

- A. Interest charges
- B. Payment vehicles
- C. Automated teller machine (ATM)
- D. Accounting and management fees

4. Which of the following statements about efforts to reduce overdrafts is FALSE?

- A. They have focused primarily on late fees during the day.
- B. They encourage online bill payments.
- C. They charge high fees
- D. They allow users to set up automatic bill payments.

5. Which of the following statements is typically true about direct deposit?

- A. Direct depositing will provide faster compensation
- B. It is automatic
- C. Checks must be cashed first
- D. Overdrafts happen

6. Which of the following statements about efforts to reduce overdrafts is FALSE?

- A. They allow banks to collect fees from users who overdraft their own accounts.
- B. They charge less fees
- C. They encourage people to get all their bills through banks
- D. They make it easy for customers to find information to help to get out of it.

7. Which type of funds account typically allows the least illiquid investment?

Answer Key To Everfi Banking

**Jack Rudman, National Learning
Corporation**



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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

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