

NAME: KEY SCORE: /50 points**Multiple Choice:** Read each item carefully; then select the best answer. (1 point each)

- b 1. Pete sets aside \$100 each month from his earnings to have money for a car down payment. Of the following choices, what is the **best** way for him to store the money each month until he meets his goal for a down payment? (competency 5-1, 5-3)
- a. Keep the money in a good hiding place at home so it doesn't get stolen.
 - b. Deposit the money into his savings account. (This is the best choice because the money is protected by insurance, the account will grow by earning interest, the money can be withdrawn on demand, and it is less likely that Pete will be tempted to use the money for another purchase.)
 - c. Deposit the money into his checking account.
 - d. Purchase another share of his favorite stock.
- d 2. What is one benefit to using a checking account that is **not** a benefit of using a savings account? (competency 5-1)
- a. interest earned
 - b. insured deposits
 - c. electronic deposits and withdrawals
 - d. proof of payment
- d 3. After you write and sign your check, who can legally cash the check? (competency 5-1)
- a. you and the payee
 - b. the bank or credit union and the payee
 - c. any family member of the payee
 - d. only the payee
- c 4. Who is responsible for confirming your bank account balance? (competency 5-1)
- a. the stores where you made the purchases from the account
 - b. your bank or credit union
 - c. you
 - d. the debit card company

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Patrick R. Delaney, O. Ray Whittington

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