

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 methods
- 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 on reducing incidents during the day.
- B. They encourage online bill payments.
- C. They charge high fees.
- D. They allow users to opt into overdraft protection.

5. Which of the following statements is typically true for higher fees?

- A. Bank switching and provide basic transactions
- B. Overdrafts
- C. Bank closed account fees
- D. Overdraft fees

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

- A. They allow overdraft protection from the bank's business bank account.
- B. They charge high fees.
- C. They encourage bill payments and provide basic services and fees.
- D. They make it easy to activate a bank's overdraft protection to get out of it.

7. Which type of funds account typically allows the lowest interest rate?

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 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 **Examination Questions in Banking and Finance, Together with Answers Thereto** Reginald BYRNE, 1931 Money and Banking Jack Rudman, National Learning Corporation, 1984 **Answer Key for Bank Reconciliation Projects** Robert J. McCullough, Kenneth E. Everard, 1980 **BANKS & BANKING** Narayan Changder, 2025-01-17 THE BANKS BANKING MCQ MULTIPLE CHOICE QUESTIONS SERVES AS A

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