

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

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

- A. Interest charges
- B. Depository
- C. Automated teller machine (ATM)
- D. Banking and money management

4. Which of the following statements about efforts to reduce expenditures in 2019 is TRUE?

- A. They have focused spending levels during the day.
- B. They consistently reduce their expenses.
- C. They always keep their
- D. They always reduce their expenses when needed.

5. Which of the following statements is typically true about the highest level?

- A. Banking and money management
- B. Depository
- C. Interest charges
- D. Automated teller machine

6. Which of the following statements about efforts to reduce expenditures in 2019 is TRUE?

- A. They have consistently reduced their expenses when needed.
- B. They always keep their
- C. They consistently reduce their expenses when needed.
- D. They have consistently reduced their expenses when needed.

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

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N Noddings



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Operation Financial Literacy [kit] Financial Basics Foundation, 2005 *Operation Financial Literacy. Teacher Notes and Student Worksheets, Modules 1-9* Financial Basics Foundation, 2007* Title taken from cover Contents Contents and introduction curriculum mapping notes financial planning control your financial success income where does it come from financial protection credit borrowing decisions and consequences taxation banking making your money work saving and investing financial planning for your future mobile phones being a wise consumer scams *Operation Financial Literacy Modules 1-9* , **Economic and Management Sciences** S. Partey, 2023 **Dollars & Sense. Financial literacy course curriculum manual** Centre for Family Literacy, 2010 This curriculum manual 176 pages from The Center for Family Literacy is aimed at facilitators of financial literacy courses It includes four levels of instruction beginner intermediate advanced and English language learner The beginner level is intended for adults with very low literacy skills and focuses on basic math skills Handouts are in larger print and written in clear language The intermediate level is intended for students with a good grasp of basic math skills and with some computer experience Advanced level topics include spreadsheets mortgages and financial planning along with a review of mental math skills The ELL level includes discussions about idioms along with activities to encourage conversational practice Topics were chosen based on common questions raised by adult students Each topic starts with an objective terms addressed within the context of the lesson followed by suggested activities and brief instructions for the facilitator A variety of instructional techniques are used including lecture format class discussion and whole group partner or small group activities Table of contents Module 1 Money and Math Topic A Understanding Money Topic B Money Math Topic C Money Sense Your Rights Module 2 Understanding Income Money Sense Spending Traps Module 3 Spending Topic A Taxes and Receipts Topic B Spending Diary Topic C Money Sense Unfair Sales Tactics Module 4 Saving Module 5 Budgeting Topic A Rounding and Estimating Topic B Understanding Bills Topic C Income and Expenses Topic D Creating a Budget Topic E Finding a Balance Topic F Money Sense Your Children and Money Module 6 Banking Topic A Banking Services Topic B Savings and Chequeing Accounts Topic C Bank Cards and ATMs Topic D Money Sense Banking Security Module 7 Credit Topic A Credit Cards Topic B Credit Continued Topic C Money Sense The Cost of Carrying a Balance Module 8 Debt Topic A Introduction to Debt Topic B Taking Control Module 9 Getting Specific Topic A Your Car Topic B Your Home Topic C Money Sense Insurance Module 10 Computer Workshop **EMS** ,2017

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