

EVERFI Achieve Consumer Financial Education Questions & Answers_All Modules.

EVERFI Module 1 Banking Basics Questions & Answers

Which of the following statements about check cashing companies is FALSE?

- a. They make it easy to fall into a loan cycle that is hard to get out of
- b. They offer bad deals where you'll owe a lot more than you borrowed
- c. They can take a percentage of your check on top of fees
- d. They charge low fees - D

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

- a. Direct deposit
- b. Paper Checks
- c. Access to investment advice
- d. Checking and savings accounts
- e. investment trading
- f. access to investment products - C and E

Which of the following statements about check cashing companies is FALSE?

- a. They make it easy to fall into a loan cycle that is hard to get out of
- b. They offer bad deals where you'll owe a lot more than you borrowed
- c. They can take a percentage of your check on top of fees
- d. They charge low fees - b. They offer bad deals where you'll owe a lot more than you borrowed

Your financial institution can't help you if there is a mistake on your bank account statement. - false

Which of the following statements about investing is true

- a. On average, putting money in a savings account earns a higher return than investing money in the stock market
- b. investing is best for short-term financial goals
- c. Investing is riskier than putting money in a savings accounts
- d. Investing is a guaranteed way to make money - C

Which of the following statements about savings accounts is False

- a. Savings accounts are best used to store money for long-term goals

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