

NAME: _____

SCORE: _____/50 points

Multiple Choice: Read each item carefully; then select the best answer. (1 point each)

- ____ 1. Pete sets aside \$50 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?
- 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.
 - c. Deposit the money into his checking account.
 - d. Purchase another share of his favorite stock.
- ____ 2. What is one benefit to using a checking account that is **not** a benefit of using a savings account?
- a. interest earned
 - b. insured deposits
 - c. electronic deposits and withdrawals
 - d. proof of payment
- ____ 3. After you write and sign your check, who can legally cash the check?
- 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
- ____ 4. Who is responsible for confirming your bank account balance?
- 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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Kathleen Armour

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