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## EVERFI MODULE 1 - BANKING BASICS

### QUESTIONS WITH CORRECT ANSWERS

Which of the following statements about savings accounts is FALSE?

- Savings accounts don't usually pay interest on the money you deposit.
  - Savings accounts limit the number of withdrawals that can be made each month.
  - Savings accounts may require you to maintain a minimum balance to avoid paying a fee.
  - Savings accounts are best used to store money for longer-term goals. **CORRECT ANSWER**
- Savings accounts don't usually pay interest on the money you deposit.

Which savings account will earn you the most money? **CORRECT ANSWER** One that compounds interest daily.

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

- Access to investment products
- Paper checks
- Access to ATMS
- Direct deposit **CORRECT ANSWER** Access to investment products

If there is a mistake with one of your bank accounts, who should you contact to resolve the issue? **CORRECT ANSWER** Your financial institution

If there is an issue with your bank statement or account balance, who should you contact to resolve the issue? **CORRECT ANSWER** Your bank

Why is it important to reconcile your bank statements? **CORRECT ANSWER** To avoid spending more than what is in your account, To detect any errors in your account, and To determine if you were charged any fees. (All of the above)

# Module 1 Everfi Answers

**Jicheng Xie**

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