
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)

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Prosper Education

A red circular graphic with a gradient, appearing as a partial circle or a thick arrow pointing to the right, located to the right of the Prosper Education text.

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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 **More Examples on Module 1**, 2003

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