

- record of you approving the check to be transferred to your bank account

**Direct Deposit** - having your paycheck automatically deposited into your checking account without having to make a trip to the bank

To set up Direct Deposit, you will need to provide the following to your employer:

1. **Routing Number** - the number in the bottom left corner of your check used to identify your bank/financial institution
2. **Account Number** - the number in the bottom middle of your check and is a unique number used to identify your bank account

**AutoBill Pay** - a way to automatically have your bills paid out of your checking account

**Debit Card** - uses money in your checking account to cover purchases; used to withdraw money from ATMs

Choose a **PIN** - Personal Identification Number

Don't choose a PIN that's easy to guess (birthday, address, or numbers in order)

Don't give out your PIN to anyone, including friends or family

Don't let anyone else use your debit card

Keep your own **record** of your transactions!!! It can take 2 business days for deposits to be available to use.

**Overdraft** - when you accidentally spend more money than is in your account 

**Overdraft Protection** - offered by most financial institutions for an additional **fee**

If you overdraw your account, you will be charged a fee but your check (or withdrawal or debit card transaction) will go through

If you do not opt-in for overdraft protection, your transactions will get **declined** if you do not have enough money in your account

**Types of Savings Accounts**

- **Special Savings Plan** - ex. **529 Plan** - save money for education
- **Money Market Account (MMA)** - offers a higher **interest** rate than traditional savings; requires a higher minimum **balance** to be maintained
- **Certificate of Deposit (CD)** - stores your money for a pre-set period of **time**; offers a higher interest rate than traditional savings but can't withdraw money early without paying a **penalty**

**Using Checking Accounts**

1. Writing checks and recording in check **register** 
2. Withdrawing money from ATMs

# Everyfi Financial Banking Module Answers

**Standard Bank of South Africa Limited  
(1962- ),Gauteng Institute for  
Curriculum Development**

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## **Table of Contents Everyfi Financial Banking Module Answers**

1. Understanding the eBook Everyfi Financial Banking Module Answers
  - The Rise of Digital Reading Everyfi Financial Banking Module Answers
  - Advantages of eBooks Over Traditional Books
2. Identifying Everyfi Financial Banking Module Answers
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Everyfi Financial Banking Module Answers
  - User-Friendly Interface

4. Exploring eBook Recommendations from Everyfi Financial Banking Module Answers
  - Personalized Recommendations
  - Everyfi Financial Banking Module Answers User Reviews and Ratings
  - Everyfi Financial Banking Module Answers and Bestseller Lists
5. Accessing Everyfi Financial Banking Module Answers Free and Paid eBooks
  - Everyfi Financial Banking Module Answers Public Domain eBooks
  - Everyfi Financial Banking Module Answers eBook Subscription Services
  - Everyfi Financial Banking Module Answers Budget-Friendly Options
6. Navigating Everyfi Financial Banking Module Answers eBook Formats
  - ePub, PDF, MOBI, and More
  - Everyfi Financial Banking Module Answers Compatibility with Devices
  - Everyfi Financial Banking Module Answers Enhanced eBook Features
7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Everyfi Financial Banking Module Answers
  - Highlighting and Note-Taking Everyfi Financial Banking Module Answers
  - Interactive Elements Everyfi Financial Banking Module Answers
8. Staying Engaged with Everyfi Financial Banking Module Answers
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Everyfi Financial Banking Module Answers
9. Balancing eBooks and Physical Books Everyfi Financial Banking Module Answers
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Everyfi Financial Banking Module Answers
10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
11. Cultivating a Reading Routine Everyfi Financial Banking Module Answers
  - Setting Reading Goals Everyfi Financial Banking Module Answers
  - Carving Out Dedicated Reading Time

12. Sourcing Reliable Information of Everyfi Financial Banking Module Answers
  - Fact-Checking eBook Content of Everyfi Financial Banking Module Answers
  - Distinguishing Credible Sources
13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
14. Embracing eBook Trends
  - Integration of Multimedia Elements
  - Interactive and Gamified eBooks

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