

Answer Key for "EVERFI Financial Literacy Post Assessment - Banking Basics"

Generated on January 31, 2021

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

- A. Automated teller machine (ATM)
- B. Depository
- C. Insurance (FDIC)
- D. Interest charges

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

- A. Insurance (FDIC)
- B. Automated teller machine
- C. Interest charges
- D. Depository

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

- A. Interest charges
- B. Depository
- C. Automated teller machine (ATM)
- D. Automated teller machine (ATM)

4. Which of the following statements about interest-earning components in FDICs is TRUE?

- A. They have limited earning power during the day.
- B. They consistently earn lower interest.
- C. They always earn more.
- D. They always earn more than other components.

5. Which of the following statements about interest-earning components is typically true for higher rates?

- A. Fixed-rate and variable-rate components
- B. Interest charges
- C. Interest charges (interest charges)
- D. Interest charges

6. Which of the following statements about interest-earning components is FALSE?

- A. They often have a higher interest rate than other components.
- B. They always earn more.
- C. They consistently earn more than other components.
- D. They often have a higher interest rate than other components.

7. Which type of funds account typically offers the lowest interest rate?

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Emilie Sanchez

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