

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 have more
- D. They always receive more than interest earned.

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

- A. Fixed savings and private bank investments
- B. Depository
- C. Fixed bank interest funds
- D. Depository funds

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

- A. They allow funds to be used for FDICs to determine their own investment.
- B. They always have more
- C. They consistently earn lower interest
- D. They make it easy to determine a bank's interest rate based on the rate.

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

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Centre for Family Literacy



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