

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. Automated ATMs
- B. Automatically funding
- C. Interest charges
- D. Overdrafts

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

- A. Interest charges
- B. Payment vehicles
- C. Automated transaction services
- D. Accounting and management fees

4. Which of the following statements about efforts to reduce expenditures by FHLB's?

- A. They have focused spending levels during the day
- B. They consistently reduce their expenses
- C. They always help loans
- D. They always reduce their own business costs

5. Which of the following statements is typically true about their highest level?

- A. Bank lending and provide loan programs
- B. Investment
- C. Bank credit account funds
- D. Insurance funds

6. Which of the following statements about efforts to reduce expenditures by FHLB's?

- A. They often provide additional services to their customers than your business
- B. They always help loans
- C. They consistently provide all your clients' savings and loans
- D. They make it easy for customers to find information to help you get started

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

Financial Literacy Everfi Answers Chapter 8

Lalit Prasad Mohanty



Financial Literacy Everfi Answers Chapter 8:

Jump-Start Money Management - Teacher's Edition Harry Fisher, 2012-11-20 This is the Teacher's Edition that supplements the Jump Start Money Management Book. It contains hands on activities and teacher's solutions. Purchase the official Jump Start Money Management book for the iPad or listen to the audio version available at audible.com. This Teacher's Edition includes the following: Activities for Students, Activity Solutions, graphics to help teach the material, Discussion Questions to engage students and help them retain new financial terms, processes and establish good habits. They will Setup Bank Accounts Chapter 2 Earn Income at work and make Deposits Chapter 3 Establish a Savings Plan Chapter 4 Learn how to Deposit funds into Bank Accounts Chapter 5 Develop a Financial Plan or Budget Chapter 6 Make a Debit Card transaction Chapter 7 Reconcile a Bank Statement Chapter 8 and learn how to Complete a Simple Online Tax Return Chapter 9 In the iBook you will find additional resources. In addition to a Glossary containing over 200 common financial terms there is an Appendix that contains links to additional financial learning resources. Visit Apple.com for the Multi Touch Book for the iPad iPhone iMac and iPod Touch reading devices. Visit Audible.com for the Audio edition of the book. What makes the iBook unique is that it contains many cool multi media features including Videos you can watch Links to Websites that you can explore View Color Charts Graphs that clarify information in diagrams Read relevant financial surveys that include the perspective of teenagers and their attitudes about finance Listen to a cool introductory video that includes music to learn about topics covered in the book To help you remember the information better we have included Hands on Activities with solutions You asked for a book like this since this information is rarely taught in schools and many parents are working and don't have time to explain this to their children According to Brett Nelson's recent article in *Forbes* Financial Illiteracy is Killing Our Kids Our education system is the source of this problem Our population needs to be financially literate in order to compete in the global economy in the future and we are failing our kids Three quarters of high school seniors failed a financial literacy test given by Jump start Coalition in 2008 and only 5% earned better than a C 5 percent But there is hope and this book is designed to provide parents of teenaged children recommendations I recommend that parents purchase this book and review it together with your children to ensure they understand everything that is critically important to start a life without financial worries Share your experiences in financial matters and help them learn how these fundamental principles can help them succeed in life avoid financial stress and achieve their life goals Dedicated to our children Michael Fisher To my son age 16 who started his first paid job this summer This situation inspired me It presented me with the opportunity to provide fatherly advice to my children I hope you and Amanda find something you are really passionate about It really is about the journey and not just the destination Enjoy the trip Amanda Fisher To my daughter age 19 a fire fighter EMT ISSA Certified Fitness Trainer and soon will be a Paramedic You are not happy unless you're running 100 mph and helping people my hero This information is not taught in most schools and I would like you your family and friends to benefit from money

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Graduating from Poverty Lalit Prasad Mohanty, 2024-11-09

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Financial Literacy and Money Skills for Tweens Elliot Smart, 2024-08-28

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Part 6 Real World Applications Chapter 15 Using Money Skills in Everyday Life Making Financial Decisions with Long Term Impact Chapter 16 Avoiding Financial Pitfalls Scams Frauds Common Types of Scams How to Recognize and Avoid Financial Frauds Chapter 17 Financial Planning for Big Purchases Cars College Chapter 18 Putting It All Together A Financially Literate Tween Applying Financial Literacy in Your Life

Don't wait to give your child the financial head start they deserve Financial Literacy and Money Skills for Tweens is more than just a book it's an investment in your child's future Empower them with the tools they need to succeed in life Grab your copy today and watch your tween transform into a financially savvy young adult

Master Your Money Lalit Prasad Mohanty, 2023-12-07 Master Your Money A Comprehensive Guide to Financial Education by Lalit Mohanty Chapter 1 Introduction Understanding the Importance of Financial Education Setting Financial Goals Chapter 2 Building a Strong Financial Foundation Budgeting Basics Emergency Funds and Why They Matter Managing Debt Effectively Chapter 3 The Power of Saving Different Types of Savings Accounts Strategies for Successful Saving Saving for Short Term and Long Term Goals Chapter 4 Investing Demystified Introduction to Investing Types of Investments Stocks Bonds Real Estate Mutual Funds Risk and Return Finding the Right Balance Diversification and Asset Allocation Chapter 5 The World of Credit Understanding Credit Scores Building and Maintaining Good Credit Responsible Credit Card Usage Chapter 6 Retirement Planning Importance of Early Retirement Planning Types of Retirement Accounts 401 k IRA Roth IRA Creating a Retirement Savings Strategy Chapter 7 Real Estate and Homeownership Renting vs Owning Steps to Homeownership

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Personal Finance, Grades 5 - 8 Biedenweg, 2010-08-06 Encourage students to become financially responsible with Personal Finance for grades 5 and up This 80 page workbook features eight chapters of valuable financial information It includes reproducibles and activities that focus on setting income goals different types of bank accounts insurance investments and taxes For students learning personal finance is an investment in the future

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