

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 keep fees
- D. They always reduce their expenses over time.

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

- A. Bank checking and private bank transactions
- B. Interest charges
- C. Bank credit account fees
- D. Overdraft fees

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

- A. They reduce expenditures from the bank's business that pay interest.
- B. They always keep fees
- C. They consistently reduce all their charges and fees
- D. They make it easy to determine a bank's reputation to find the best bank.

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

Everfi Financial Literacy Banking Answers

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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 *Research Anthology on Personal Finance and Improving Financial Literacy* Management Association, Information Resources, 2020-12-05 Developing personal financial skills and improving financial literacy are fundamental aspects for managing money and propelling a bright financial future Considering life events and risks that unexpectedly present themselves especially in the light of recent global events there is often an uncertainty associated with financial standings in unsettled times It is important to have personal finance management to prepare for times of crisis and personal finance is something to be thought about in everyday life The incorporation of financial literacy for individuals is essential for a decision making process that could affect their financial future Having a keen understanding of beneficial and detrimental financial decisions a plan for personal finances and personalized goals are baselines for money management that will create stability and prosperity In a world that is rapidly digitalized there are new tools and technologies that have entered the sphere of finance as well that should be integrated into the conversation The latest methods and models for improving financial literacy along with critical information on budgeting saving and managing spending are essential topics in today's world The *Research Anthology on Personal Finance and Improving Financial Literacy* provides readers with the latest research and developments in how to improve understand and utilize personal finance methodologies or services and obtain critical financial literacy The chapters within this essential reference work will cover personal finance technologies banking investing budgeting saving and the best practices and techniques for optimal money management This book is ideally designed for business managers financial consultants entrepreneurs auditors economists accountants academicians researchers and students seeking current research on modern advancements and recent findings in personal finance **Mastering Financial Literacy: Essential Skills for Navigating Modern Banking** Ahmed Musa , 2024-12-24 In today's fast paced world understanding how to manage your money and navigate modern banking is no longer optional it's essential *Mastering Financial Literacy: Essential Skills for Navigating Modern Banking* is your comprehensive guide to gaining control of your finances making smart decisions and achieving

financial independence This book breaks down the complexities of banking saving investing and budgeting into easy to understand concepts empowering readers of all ages to take charge of their financial future Whether you re opening your first account planning for major life milestones or looking to optimize your wealth this guide offers the tools and insights you need Inside you ll discover Banking Basics Learn about different types of accounts how to choose the right bank and tips for managing online and mobile banking Budgeting for Success Step by step strategies to track expenses build a budget and save for your goals Credit Demystified Understand how credit works how to build a strong credit score and avoid common pitfalls Smart Saving and Investing Explore options for growing your wealth from savings accounts to stocks and retirement planning Protecting Your Assets Insights on financial safety fraud prevention and understanding insurance Navigating Loans and Mortgages A guide to borrowing responsibly and choosing the best terms for your needs Adapting to the Future Stay ahead of the curve with insights on digital currencies fintech innovations and evolving banking trends With practical advice real life examples and actionable tips this book simplifies the complexities of modern finance It s more than just a guide it s a toolkit for building a stable and prosperous financial future Mastering Financial Literacy is perfect for students young professionals and anyone looking to enhance their money management skills Take control of your finances navigate modern banking with confidence and create the life you deserve

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Banking on Confidence Dale K. Cline,2015-01-16

Money makes the world go around but too many people don t understand how it works and they pay the consequences Dale K Cline a certified public accountant and real estate investor and developer helps everyday citizens boost their financial literacy in this easy to understand guidebook In plain English he focuses on the nuts and bolts of the economy including how confidence monetary policy and fiscal policy form the economy s foundation banks interact with each other the Federal Reserve and the US Treasury Department prices for goods such as gold oil and real estate are determined You ll also learn how to read basic accounting and financial statements and the role that government plays in economic cycles Just as important you ll understand how

distant events in China and elsewhere can impact you here at home While the economy is always changing it s a function of human circumstances and it s possible to understand its universal truths Once you do you ll have the facts you need to transform your financial future by Banking on Confidence Financial Literacy Basics Weiss ratings,2017 Financial Literacy for Beginners Kal Salem, CPA,2021-12-06 Welcome to the first step in your personal finance journey Whether this is the first time you have seen materials on money or have been exploring money topics for some time and are looking to understand in a robust format Everything About Money will serve you well The materials in this book are ones that do not age over time as your understanding of the materials matures it will pay you in the form of cash in your bank account from the decisions you will be able to make The book is structured as if you were taking a course on money at your local college beginning with orientation and moving throughout the course and understanding more and more complicated materials By the end of this book you should be able to identify consciously what type of money decisions you are making and how they affect your overall money picture This book was written for two reasons The first is that as an accountant people generally come to you with money questions Over time you begin to get the same questions over and over This issue seen with money is that there needs to be a comprehensive understanding of money to make decisions on your own People often seem to think asking specific questions about one transaction is sufficient to make a good decision The truth of it is that understanding your big picture how a transaction affects your ecosystem of money and what the costs over the long run are all things that need to be considered and cannot be understood without a foundational understanding of money that is what this book serves to do give you the fundamentals so that you can think about your money in a framed way This is not enough though money is a lifelong journey of learning The second reason this book was written is because we see people dig themselves into a hole too often and the solution often takes years to get out of We will understand later in the course the specifics of this but generally because people turn to banks to give them money to purchase things we see people move from working for themselves and their families to working for the bank paying the bank month over month fees for borrowing money and eventually getting into a corner where lifestyle income and expenses do not align This book hopes to frame this scenario too often and move you away from these habits to find a better money picture for yourself and your family You have taken the first step now let us get through this course *Money University: Learn the Financial Literacy Course they Skipped in School* Kal Salem, CPA,2022-05-31 Welcome to the first step in your personal finance journey Whether this is the first time you have seen materials on money or have been exploring money topics for some time and are looking to understand in a robust format Everything About Money will serve you well The materials in this book are ones that do not age over time as your understanding of the materials matures it will pay you in the form of cash in your bank account from the decisions you will be able to make The book is structured as if you were taking a course on money at your local college beginning with orientation and moving throughout the course and understanding more and more complicated materials By the end of this

book you should be able to identify consciously what type of money decisions you are making and how they affect your overall money picture This book was written for two reasons The first is that as an accountant people generally come to you with money questions Over time you begin to get the same questions over and over This issue seen with money is that there needs to be a comprehensive understanding of money to make decisions on your own People often seem to think asking specific questions about one transaction is sufficient to make a good decision The truth of it is that understanding your big picture how a transaction affects your ecosystem of money and what the costs over the long run are all things that need to be considered and cannot be understood without a foundational understanding of money that is what this book serves to do give you the fundamentals so that you can think about your money in a framed way This is not enough though money is a lifelong journey of learning The second reason this book was written is because we see people dig themselves into a hole too often and the solution often takes years to get out of We will understand later in the course the specifics of this but generally because people turn to banks to give them money to purchase things we see people move from working for themselves and their families to working for the bank paying the bank month over month fees for borrowing money and eventually getting into a corner where lifestyle income and expenses do not align This book hopes to frame this scenario too often and move you away from these habits to find a better money picture for yourself and your family You have taken the first step now let us get through this course

Financial Literacy in Adult Life Sandie Schagen, Anne Lines, National Foundation for Educational Research in England and Wales, NatWest Group Charitable Trust, 1996

Less Than an Nsf Fee Latoya D Cheek, 2015-01-30 If you have a bank account it s probably happened to you The bank charged you a nonsufficient funds fee otherwise known as an NSF fee Perhaps you mismanaged your account and you re to blame Or perhaps you didn t understand what types of fees you could be liable for in the first place LaToya D Cheek who spent many years as the branch manager in the financial services industry provides an insider s view of how the banking profession seeks to make money Along the way she shares tips about how you can keep more money in your pocket instead of giving it to others Beyond understanding how banks work she explains how to take charge of your financial future including how to communicate with creditors when facing a hardship negotiate entry into loan modification programs avoid filing bankruptcy even when times are tough pay off debt and re establish good credit

Banking and Budgeting Basics A J Martin, 2024-06-17 Not your usual banking and budget book Do you know why it s so hard to budget Do you know where your money went Banking and budgeting can be a challenge more so today than ever With rising costs inflation and uncertain economic times understanding the basics of banking budgeting and financial literacy is more important than ever Written by a 25 year veteran of banking and investments whose career was spent writing training platforms for thousands of bankers investment professionals and leadership within the industry this book puts a different spin on the basic premise of banking focusing on why and how you are affected by the subtleties of finance and money that no one ever told you You will learn Why it s so hard

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