

EV001 Module 1 Banking Basics Answers, Summer 2021

Which of the following statements about check-cashing companies is FALSE?

- a. They make it easy to get into a loan cycle that is hard to get out of
- b. They offer bad deals where you'll owe a lot more than you borrowed
- c. They can take a percentage of your check on top of fees
- d. They charge no fees - **B**

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

- a. Direct deposit
- b. Paper Checks
- c. Access to investment advice
- d. Checking and savings accounts
- e. Investment trading
- f. Access to investment products - C and E

Which of the following statements about check-cashing companies is FALSE?

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- d. They charge no fees - **b. They offer bad deals where you'll owe a lot more than you borrowed**

Your financial institution can't help you if there is a mistake on your bank account statement - **True**

Which of the following statements about investing is true

- a. On average, putting money in a savings account earns a higher return than investing money in the stock market
- b. Investing is best for short-term financial goals
- c. Investing is better than putting money in a savings account
- d. Investing is a guaranteed way to make money - C

Which of the following statements about savings accounts is false

- a. Savings accounts are best used to store money for long-term goals
- b. Savings accounts may require you to maintain a minimum balance to avoid paying a fee
- c. Savings accounts pay interest on the money you deposit
- d. Savings accounts show an estimated amount of withdrawals each month - **D**

How would you reconcile your bank accounts to avoid spending more than you have?

- a. Contact your financial institution to read your transactions for the past month
- b. Compare your own records of your spending with your financial institution's records
- c. Review your bank statement once at the end of the month

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