

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 receive more than interest earned.

5. Which of the following statements is typically true about interest?

- A. It is a fee charged on loans and deposits.
- B. It is a fee charged on loans.
- C. It is a fee charged on deposits.
- D. It is a fee charged on deposits.

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

- A. They often have limited earning power during the day.
- B. They always earn more.
- C. They consistently earn lower interest.
- D. They make it easy to calculate a loan's interest rate based on the rate.

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

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ML Morrison



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