

# 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 for highest level?

- A. Bank lending and provide loan programs
- B. Automated
- 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 loan loans
- C. They consistently provide all your clients' savings and loans
- D. They make it easy for customers to find information to find to get out of.

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

# Everfi Financial Literacy Banking Answers

**Kal Salem, CPA**

A red circular graphic with a gradient, appearing as a partial circle or a stylized arrow pointing to the right, located to the right of the author's name.

## **Everfi Financial Literacy Banking Answers:**

**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

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#### **Financial Literacy Essentials For Dummies** Eric

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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

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**NFLAT National Financial Literacy Test Handbook** Rachna Shukla, Nisha Singhal Aavrit Singhal, Srishti Gupta, National Financial Literacy Test NFLAT which is the first national level test to measure and improve the level of financial literacy and basic knowledge among students of class VIII IX and X This initiative is aimed at encouraging school students to obtain basic financial literacy and also provide the level of financial skills required for taking responsible financial decisions in life It is one step towards better job prospects also The Salient features of the book are Comprehensive guidelines to the Test are given Important topic such

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