

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?

- A. They have limited earning power during the day.
- B. They consistently earn lower interest.
- C. They always earn more.
- D. They always earn more than other components.

5. Which of the following statements about interest-earning components typically have the highest rates?

- A. Fixed deposits and private bank investments
- B. Depository
- C. Fixed deposit interest rates
- D. Depository

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

- A. They have limited earning power during the day.
- B. They always earn more.
- C. They consistently earn lower interest rates.
- D. They make it easy to calculate a fixed deposit rate to get out of.

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

Financial Literacy Everfi Answers Chapter 8

A Loxley



Financial Literacy Everfi Answers Chapter 8:

Graduating from Poverty Lalit Prasad Mohanty, 2024-11-09 Graduating from Poverty the Financial Education School forgot Table of Contents Introduction The Education Illusion The False Promise of Traditional Education Why Academic Success Doesn't Guarantee Financial Success Understanding the Disconnect Between Schooling and Wealth Part I The Problem Why Traditional Education Keeps You Poor Chapter 1 The Education Trap A Job Oriented Mindset The Focus on Job Security and Climbing the Corporate Ladder How Traditional Education Conditions You to Be a Worker Not a Wealth Creator Chapter 2 What Schools Don't Teach About Money The Lack of Financial Literacy in the Curriculum Understanding Income Debt and Basic Financial Concepts Schools Miss Chapter 3 The Dangers of Relying Solely on Salaries Why Relying on One Source of Income is Risky How Salaries Limit Your Wealth Potential Part II The Solution Gaining the Right Financial Knowledge Chapter 4 Financial Literacy The Essential Knowledge to Build Wealth The Key Areas of Financial Literacy Budgeting Saving Debt and Investing Understanding How Money Works to Achieve Financial Freedom Chapter 5 Developing the Entrepreneurial and Investor Mindset Shifting from an Employee to an Entrepreneur and Investor Mentality How to Embrace Risk Innovation and Opportunity for Wealth Creation Chapter 6 Building Multiple Income Streams The Power of Passive Income Real Estate Stocks and Businesses Diversifying Income to Maximize Wealth and Reduce Financial Risk Chapter 7 Leveraging Technology for Financial Growth How the Internet and Global Markets Provide Wealth Building Opportunities Using Online Resources to Gain Knowledge and Create Wealth Part III Examples Success Stories and Case Studies Chapter 8 Case Studies of Financial Transformation How Individuals Broke Free from the Education Trap and Built Wealth Stories of People Who Became Rich by Embracing Financial Literacy Entrepreneurship and Investment Chapter 9 From Corporate Employee to Financial Freedom Real Life Examples of People Who Shifted from a Job Oriented Life to Building Passive Income Streams Chapter 10 The Self Education Path to Wealth How Self Education in Financial Literacy and Investing Created Wealth for Non Traditional Learners Part IV Conclusion Taking Control of Your Financial Future Chapter 11 Practical Steps to Escape the Education Trap Conducting a Personal Financial Health Check The Action Plan for Acquiring Financial Knowledge and Creating Wealth Chapter 12 The Role of Mindset in Sustaining Wealth Prioritizing Long Term Wealth Over Short Term Gratification The Ongoing Commitment to Financial Growth and Independence Chapter 13 The Future of Education and Wealth Creation Why Financial Literacy and Entrepreneurship Must Be Part of Modern Education Creating Your Own Path to Financial Freedom [Financial Literacy and Money Skills for Tweens](#) Elliot Smart, 2024-08-28 In a world where financial stability is increasingly important teaching children how to manage money from a young age is essential Financial Literacy and Money Skills for Tweens is the ultimate guide to equipping your tween with the knowledge and skills they need to navigate the complexities of earning budgeting spending saving and investing Did you know that financial habits are often formed early in life This book breaks down the essentials of financial literacy into easy to

understand lessons that resonate with tweens From understanding income sources and developing a strong work ethic to learning smart shopping strategies and avoiding financial pitfalls each chapter is packed with practical advice and real life examples designed to engage young minds

Part 1 Introduction to Financial Literacy

Chapter 1 Why Financial Literacy Matters for Tweens

The Building Blocks of a Secure Future The Role of Parents and Educators

Chapter 2 Setting Financial Goals and Values

Setting SMART Financial Goals

Part 2 Earning Money

Chapter 3 Understanding Income Sources

Allowance Jobs Entrepreneurship Allowance The First Step in Financial Responsibility Jobs Earning Through Work Entrepreneurship Turning Ideas into Income Combining Income Sources for Financial Growth

Chapter 4 Developing a Strong Work Ethic

How Tweens Can Develop a Strong Work Ethic Real Life Examples of Tweens with Strong Work Ethics

Chapter 5 Exploring Career Options and Salary Ranges

Part 3 Budgeting and Spending

Chapter 6 Creating a Budget and Tracking Expenses

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Prioritizing Spending

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Part 4 Saving and Investing

Chapter 9 The Importance of Saving and Emergency Funds

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Stocks Bonds etc The Power of Compound Interest in Investing How to Start Investing

Chapter 11 Long Term Savings Goals

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Part 5 Managing Debt and Credit

Chapter 12 Understanding Debt and Credit

What is Debt What is Credit How to Use Debt and Credit Wisely

Chapter 13 Avoiding Debt Traps

Credit Cards Loans Strategies to Avoid Debt Traps

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Making Financial Decisions with Long Term Impact

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Scams Frauds Common Types of Scams How to Recognize and Avoid Financial Frauds

Chapter 17 Financial Planning for Big Purchases

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Chapter 18 Putting It All Together

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Understanding the Importance of Financial Education Setting Financial Goals

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Budgeting Basics Emergency Funds and Why They Matter Managing Debt Effectively

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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

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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

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Renting vs Owning Steps to Homeownership Managing Real Estate as an Investment

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Planning Basics of Income Tax Tax Efficient Investing Maximizing Tax Deductions and Credits Chapter 9 Entrepreneurship and Side Hustles Building Additional Income Streams Basics of Starting a Business Financial Considerations for Entrepreneurs Chapter 10 Protecting Your Wealth Insurance Essentials Life Health Property Estate Planning and Wealth Transfer Strategies for Protecting Against Financial Risks Chapter 11 Navigating Economic Challenges Understanding Economic Cycles Building Resilience in Financial Planning Crisis Management and Financial Survival Chapter 12 Teaching Financial Literacy to Others Educating Children about Money Financial Literacy in Schools Community Outreach and Resources Conclusion The Lifelong Journey of Financial Education Celebrating Financial Successes Continuous Learning and Adaptation Appendix Glossary of Financial Terms Recommended Reading and Resources Worksheets and Tools for Financial Planning This book aims to provide readers with a comprehensive understanding of various financial concepts empowering them to make informed decisions and take control of their financial future Throughout the chapters real life examples case studies and practical tips will be incorporated to make complex financial concepts accessible to readers at all levels of financial literacy On the Money Jennifer M. Bay-Williams,2015-10-01

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web activity project an image on the board remind the students not to turn around first or show the student at the front a picture the student who can see the picture describes the picture in detail to their partner the class using the target language no

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web the drawing version is usually known as a picture dictation but for this language point the same thing can be done with cut out or 3d shapes bent pipe cleaners fuzzy felt playdoh lego etc self created picture differences you can also give students a scene and tell them

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web this picture dictation can be used to help students practice describing and prepositions of place procedure divide the students into pairs have each pair sit back to back give one student a picture and the other student a piece of paper the student with the picture then describes it to their partner

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web this picture dictation can be used to help students practice describing and prepositions of place in pairs one student describes a picture to their partner who listens and draws the picture according to their partner s instructions

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web get students to colour the pictures in afterwards as a colour dictation for example colour the roof of the house green colour the door of the house red or get students to label different objects by writing the name of the object underneath it such as house bird etc

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web for example in the picture there is a house with two windows and there is a car with follow up drawing dictation activities below you will explore activities that are wonderful to conclude a drawing dictation activity describe the picture after the drawing dictation activity

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web in particular they identified conditionals negation prepositions and word order as specific areas of difficulty this strategy gives an example of how to teach the language of position and shape in an interactive task that requires both listening and speaking procedure

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web give students model language and do an example in my picture the tree is next to the house on the left the other student reply yes that is the same as my picture or sorry my picture is different in my picture 5 students take turns describing the differences in each of their pictures until they have completed the picture

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web subject art cross curricular links english language time 10 15 minutes materials paper crayons each student gets his her paper and crayons ready tell them what and where to draw children follow your instructions when they are done they can compare their picture with yours ours is bigger to see if they were right

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