

Answer Key for "NCFE 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. An online business website
- B. Appointments
- C. Automatic debit
- D. Internet banking

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

- A. Automatic debit
- B. Appointments
- C. Internet banking
- D. Online loans

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

- A. Internet banking
- B. Appointments
- C. Automatic debit
- D. Appointments and internet banking

4. Which of the following statements about credit card spending components is TRUE?

- A. They have limited spending limits over the month
- B. They automatically collect their interest
- C. They always have fees
- D. They allow users to use their credit card

5. Which of the following statements is incorrect regarding credit card interest rates?

- A. Cardholders will receive lower interest
- B. Cardholders
- C. Cardholders receive fees
- D. Cardholders

6. Which of the following statements about credit card spending components is FALSE?

- A. They allow credit cardholders to use their credit to make their own purchases
- B. They always have fees
- C. They automatically collect their interest
- D. They make it easy for holders to make purchases to fund their needs

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

Everfi Financial Literacy Answer Key

Michael Seilmaier



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