

NAME: KEY SCORE: \_\_\_\_\_ /50 points

**Multiple Choice:** Read each item carefully; then select the best answer. (1 point each)

- \_\_\_b\_\_\_ 1. Pete sets aside \$100 each month from his earnings to have money for a car down payment. Of the following choices, what is the **best** way for him to store the money each month until he meets his goal for a down payment? (competency 5-1, 5-2)
- Keep the money in a good hiding place at home so it doesn't get stolen.
  - Deposit the money into his savings account. (This is the best choice because the money is protected by insurance, the account will grow by earning interest, the money can't be withdrawn on demand, and it is less likely that Pete will be tempted to use the money for another purchase.)
  - Deposit the money into his checking account.
  - Purchase another share of his favorite stock.
- \_\_\_d\_\_\_ 2. What is one benefit to using a checking account that is **not** a benefit of using a savings account? (Competency 5-1)
- interest earned
  - insured deposits
  - electronic deposits and withdrawals
  - proof of payment
- \_\_\_d\_\_\_ 3. After you write and sign your check, who can legally cash the check? (competency 5-1)
- you and the payee
  - the bank or credit union and the payee
  - any family member of the payee
  - only the payee
- \_\_\_c\_\_\_ 4. Who is responsible for confirming your bank account balance? (Competency 5-1)
- the stores where you made the purchases from the account
  - your bank or credit union
  - you
  - the debit card company

# Module Five Financial Services Answer Key

**JA Banks**



## Module Five Financial Services Answer Key:

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Module Five Financial Services Answer Key: Bestsellers in 2023 The year 2023 has witnessed a remarkable surge in literary brilliance, with numerous compelling novels enthraling the hearts of readers worldwide. Lets delve into the realm of popular books, exploring the fascinating narratives that have charmed audiences this year. Module Five Financial Services Answer Key : Colleen Hoover's "It Ends with Us" This heartfelt tale of love, loss, and resilience has gripped readers with its raw and emotional exploration of domestic abuse. Hoover skillfully weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can triumph. Module Five Financial Services Answer Key : Taylor Jenkins Reid's "The Seven Husbands of Evelyn Hugo" This intriguing historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reid's compelling storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Discover the Magic : Delia Owens' "Where the Crawdads Sing" This mesmerizing coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens weaves a tale of resilience, survival, and the transformative power of nature, entrancing readers with its evocative prose and mesmerizing setting. These popular novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of engaging stories waiting to be discovered. The novel begins with Richard Papan, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is an exceptional and gripping novel that will keep you speculating until the very end. The novel is a warning tale about the dangers of obsession and the power of evil.

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