

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 overdrafts is FALSE?

- A. They have limited spending limits after the banking
- B. They automatically allow extra services
- C. They always help save
- D. They allow extra purchases beyond your limit

5. Which of the following statements is typically least like a typical bank?

- A. It bank website will provide loan information
- B. It has branches
- C. It has direct deposit services
- D. It offers loans

6. Which of the following statements about overdrafts is FALSE?

- A. They allow banks to extend your limit beyond your own limit
- B. They always help save
- C. They automatically allow extra services
- D. They make it easy to determine a limit on how much to spend on your card

7. Which type of funds account typically allows the least use of interest?

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