

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 overdraft
- B. They automatically allow extra services
- C. They always help save
- D. They allow extra purchases over your credit limit

5. Which of the following statements is incorrect regarding how the highest fees?

- A. Overdrafts and penalty fees
- B. Interest
- C. Bank overdraft interest
- D. Interest fees

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

- A. They allow banks to extend your credit beyond their own limit
- B. They always cost less
- C. They automatically allow extra services
- D. They make it easy to fall into a debt cycle that is hard to get out of

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

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IM Harris



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