

# 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 is FALSE?

- A. It may have limited spending limits over the lifetime
- B. It may accumulate over time at interest
- C. It may always help save
- D. It may allow access to services and products

5. Which of the following statements is incorrect regarding credit? Select the highest level.

- A. Credit enables you to purchase items immediately
- B. Credit is interest-free
- C. Credit does incur interest
- D. Credit is free

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

- A. It may allow funds to be accessed from the lender whenever they are required
- B. It may always help save
- C. It may accumulate over time at interest
- D. It may make it easy to borrow a loan which then is hard to get out of

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

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**Padhraic Smyth**



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