

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. Branch offices

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

- A. Automatic debit
- B. Appointments
- C. Branch offices
- D. Online banking

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

- A. Branch offices
- B. Appointments
- C. Automatic debit
- D. Online banking and mobile applications

4. Which of the following statements about ATM's vending components is TRUE?

- A. They have limited operating hours during the day
- B. They sometimes allow limit services
- C. They always have cash
- D. They allow users to view account/loan info

5. Which of the following statements is incorrect regarding how ATMs work?

- A. ATMs vending cash provide loan information
- B. They are secure
- C. ATMs don't accept deposits
- D. ATMs are free

6. Which of the following statements about ATM's vending components is FALSE?

- A. They allow funds withdrawal from the bank's business bank accounts
- B. They always have cash
- C. They sometimes provide info on your loans/credit and fees
- D. They make it easy to activate a loan application to fund a purchase

7. Which type of check is issued typically without the bank's endorsement?

Everfi Financial Literacy Answers Module 9

Lingjun Ying



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Dollars & Sense. Financial literacy course curriculum manual Centre for Family Literacy,2010 This curriculum manual 176 pages from The Center for Family Literacy is aimed at facilitators of financial literacy courses It includes four levels of instruction beginner intermediate advanced and English language learner The beginner level is intended for adults with very low literacy skills and focuses on basic math skills Handouts are in larger print and written in clear language The intermediate level is intended for students with a good grasp of basic math skills and with some computer experience Advanced level topics include spreadsheets mortgages and financial planning along with a review of mental math skills The ELL level includes discussions about idioms along with activities to encourage conversational practice Topics were chosen based on common questions raised by adult students Each topic starts with an objective terms addressed within the context of the lesson followed by suggested activities and brief instructions for the facilitator A variety of instructional techniques are used including lecture format class discussion and whole group partner or small group activities Table of contents Module 1 Money and Math Topic A Understanding Money Topic B Money Math Topic C Money Sense Your Rights Module 2 Understanding Income Money Sense Spending Traps Module 3 Spending Topic A Taxes and Receipts Topic B Spending Diary Topic C Money Sense Unfair Sales Tactics Module 4 Saving Module 5 Budgeting Topic A Rounding and Estimating Topic B Understanding Bills Topic C Income and Expenses Topic D Creating a Budget Topic E Finding a Balance Topic F Money Sense Your Children and Money Module 6 Banking Topic A Banking Services Topic B Savings and Chequeing Accounts Topic C Bank Cards and ATMs Topic D Money Sense Banking Security Module 7 Credit Topic A Credit Cards Topic B Credit Continued Topic C Money Sense The Cost of Carrying a Balance Module 8 Debt Topic A Introduction to Debt Topic B Taking Control Module 9 Getting Specific Topic A Your Car Topic B Your Home Topic C Money Sense Insurance Module 10 Computer Workshop

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