

# Answer Key for "NCFE Financial Literacy Post Assessment - Banking Basics"

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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 card spending components is TRUE?

- A. They have limited spending limits over the month
- B. They automatically collect their interest
- C. They always have fees
- D. They allow users to use their credit card cash

5. Which of the following statements is incorrect regarding credit limit? (Select all that apply)

- A. Credit ceiling will provide loan component
- B. Interest
- C. Bank does interest
- D. Interest free

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

- A. They allow credit cardholders to use their credit to finance their purchases
- B. They always have fees
- C. They automatically collect all their interest
- D. They make it easy for holders to limit their credit to their own needs

7. Which type of credit account typically allows the user to use all user's funds?

# Everfi Answer Key Payment Types

**B Lingard**



**Everfi Answer Key Payment Types:**

*The Whitehall Evening Post Or London Intelligencer ,1755*

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