

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 if unused
- C. It may always help save
- D. It may allow you to purchase items you cannot pay for

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

- A. It may require you to provide some collateral
- B. It may be used to purchase items
- C. It may allow you to purchase items
- D. It may be used to purchase items

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

- A. It may allow you to purchase items you cannot pay for
- B. It may always help save
- C. It may allow you to purchase items you cannot pay for
- D. It may allow you to purchase items you cannot pay for

7. Which type of credit is usually repaid by you? Select the lowest level.

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