

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. Online loans and overdrafts

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

- A. They have limited spending limits after the banking
- B. They automatically roll into interest
- C. They always help save
- D. They allow extra purchases beyond your limit

5. Which of the following statements is typically least like a typical bank?

- A. It has a website and provides loan services
- B. It has branches
- C. It has a debit account feature
- D. It issues checks

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

- A. They allow funds borrowed from the banking system that you borrowed
- B. They always cost fees
- C. They automatically roll into your debit account and fees
- D. They make it easy to determine a limit on how much to spend on your card

7. Which type of check is issued typically when the bank still has a balance?

Everfi 7 Answer Key

Kathleen Armour



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