

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 cards is FALSE?

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

5. Which of the following statements is incorrect regarding credit cards?

- A. Credit cards can provide some protection
- B. They are easy to use
- C. Credit cards collect interest
- D. Credit cards

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

- A. They allow credit cardholders to use their credit to finance their purchases
- B. They always help save
- C. They automatically collect all your credit card interest
- D. They make it easy to determine a credit cardholder's credit to get credit

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

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