

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 overdrafts is FALSE?

- A. They have limited spending limits after the overdraft
- B. They automatically allow extra services
- C. They always have fees
- D. They allow extra purchases over your credit limit

5. Which of the following statements is incorrect regarding bank offer highest fees?

- A. Bank overdraft and private loan overdraft
- B. Overdraft
- C. Bank overdraft interest
- D. Overdraft fees

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

- A. They allow banks to withdraw your money whenever they see fit
- B. They always have fees
- C. They automatically allow extra services
- D. They make it easy to withdraw a loan against them to fund a purchase

7. Which type of bank account typically allows the bank to use your debit?

Everfi Financial Literacy Module One Quiz Answers

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