

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 services

3. Which of the following is NOT a common feature of a financial institution?

- A. Internet banking
- B. Appointments
- C. Automatic debit
- D. Banking and investment services

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 the highest level)

- A. Credit ceiling will provide loan component
- B. Credit limit
- C. Credit limit cannot be used
- D. Interest fee

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

- A. They allow funds withdrawn from the account whenever their card is used
- B. They always have fees
- C. They automatically collect all your debts except all fees
- D. They make it easy to withdraw a loan equivalent to their credit limit

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

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