
EVERFI MODULE 1 - BANKING BASICS

QUESTIONS WITH CORRECT ANSWERS

Which of the following statements about savings accounts is FALSE?

- Savings accounts don't usually pay interest on the money you deposit.
 - Savings accounts limit the number of withdrawals that can be made each month.
 - Savings accounts may require you to maintain a minimum balance to avoid paying a fee.
 - Savings accounts are best used to store money for longer-term goals. **CORRECT ANSWER**
- Savings accounts don't usually pay interest on the money you deposit.

Which savings account will earn you the most money? **CORRECT ANSWER** One that compounds interest daily.

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

- Access to investment products
- Paper checks
- Access to ATMS
- Direct deposit **CORRECT ANSWER** Access to investment products

If there is a mistake with one of your bank accounts, who should you contact to resolve the issue? **CORRECT ANSWER** Your financial institution

If there is an issue with your bank statement or account balance, who should you contact to resolve the issue? **CORRECT ANSWER** Your bank

Why is it important to reconcile your bank statements? **CORRECT ANSWER** To avoid spending more than what is in your account, To detect any errors in your account, and To determine if you were charged any fees. (All of the above)

Everfi Module Banking Answer Sheet

James Fackler



Everfi Module Banking Answer Sheet:

Question and Answer Sheet Columbia University. Extension Teaching. Home Study, 1924 *Investment Banking Interview Questions and Answers - English* Navneet Singh, Preparing for an investment banking interview involves understanding both technical and behavioural questions Below are common categories of questions you may face along with sample answers to guide your preparation

1 Basic Finance Concepts Q What are the three main financial statements and how do they relate to each other A The three main financial statements are the Income Statement Balance Sheet and Cash Flow Statement The Income Statement shows a company's revenues expenses and profits over a period The Balance Sheet shows a company's assets liabilities and shareholders equity at a specific point in time The Cash Flow Statement reconciles the beginning and ending cash balances by outlining cash inflows and outflows from operating investing and financing activities These statements are interconnected For example net income from the Income Statement feeds into the Shareholders Equity section of the Balance Sheet retained earnings and it also flows into the top line of the Cash Flow Statement starting point for operating cash flows

2 Valuation Techniques Q Walk me through a discounted cash flow DCF analysis A In a DCF we project a company's free cash flows over a period typically 5-10 years discount them to the present value using the company's weighted average cost of capital WACC and then calculate the terminal value The two components discounted free cash flows and terminal value give the enterprise value EV Steps Project free cash flows for a set period Determine the terminal value using either the Gordon Growth Model or Exit Multiple Method Discount both the projected cash flows and the terminal value back to present value using WACC Add the discounted cash flows and terminal value to determine the company's enterprise value Q What are some other methods to value a company A Besides DCF common methods include Comparable Companies Analysis Comps Comparing valuation multiples of similar public companies Precedent Transactions Analysis Looking at valuation multiples paid in similar historical transactions Leveraged Buyout LBO Analysis Estimating what a private equity firm would pay leveraging a large portion of the purchase with debt

3 Market and Industry Questions Q What's happening in the market right now A Stay updated with current events like interest rate changes M A trends or economic reports e.g inflation rates GDP For instance if interest rates are rising it might affect valuation by increasing the cost of debt and reducing DCF valuation Be prepared to discuss specific industries relevant to the firm you're interviewing with

4 Accounting Knowledge Q How does depreciation affect the financial statements A Depreciation affects all three financial statements Income Statement It reduces taxable income as an expense lowering net income Balance Sheet It reduces the value of fixed assets PP E and is reflected in accumulated depreciation a contra asset account Cash Flow Statement Depreciation is added back to operating cash flow because it is a non-cash expense Q What is goodwill and how is it treated in financial statements A Goodwill arises when a company acquires another company for more than its fair value It is an intangible asset on the Balance Sheet Goodwill is not amortized but is tested for impairment annually If impaired the

loss is recorded on the Income Statement reducing net income and assets

5 Behavioural and Fit Questions

Q Why do you want to work in investment banking

A Highlight a passion for finance analytical challenges and deal making

Example I m drawn to investment banking because it offers a unique combination of strategic thinking and analytical rigor The fast paced environment and exposure to large transactions align with my long term goals of learning the intricacies of corporate finance and working on complex deals

Q Tell me about a time you worked in a team under pressure

A Use the STAR method

Situation Task Action Result

Example During my internship my team was tasked with completing a valuation for a client s acquisition target under a tight deadline I took the initiative to create detailed financial models dividing the tasks among the team and ensured we communicated effectively We delivered the analysis ahead of schedule impressing both the client and senior leadership

6 Technical Questions

Q What is EBITDA and why is it important

A EBITDA Earnings Before Interest Taxes Depreciation and Amortization is a proxy for a company s cash flow from operations It s important because it removes the impact of non cash items depreciation and amortization and financing decisions interest and taxes allowing investors to compare operational performance across companies

Q How would you value a company with negative earnings

A When a company has negative earnings methods like DCF and comparable multiples based on earnings may not be appropriate Instead you can use Revenue multiples EV Revenue Adjusted EBITDA multiples if the company has positive cash flow before interest taxes depreciation and amortization

Asset based valuation particularly in distressed situations

7 Brain Teasers

Problem Solving

Q How many gas stations are there in the U S

A This question is testing your ability to think logically

Example approach U S population is roughly 330 million Estimate there s 1 car for every 2 people 165 million cars Each car needs gas about once per week Assume a gas station serves 2 000 cars per week Divide 165 million by 2 000 around 82 500 gas stations

By preparing answers that demonstrate strong technical skills awareness of current market conditions and teamwork abilities you ll be ready to tackle both the technical and behavioural parts of your investment banking interview

Study Guide for Use with Money, Banking, and Financial Markets James Fackler, 2005-02 Contains review and tutorial resources including multiple choice questions descriptions of key chapter topics and terminology review essays and problems

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