

## **EVERFI NEW Module 3 - Budgeting/31 Questions and Answers**

Which of the following is a benefit of using a budget?

- a. Helps to keep track of the money you receive
- b. Helps to prioritize your spending
- c. Helps reach short- and long-term financial goals
- d. All of the above - -d

-Which of the following is NOT a benefit of using a budget?

- a. a budget can help you purchase anything you want.
- b. a budget can help you keep track of your money.
- c. a budget can help you make plans to reach your financial goal.
- d. a budget can help you decide the importance of your expenses.

- -a

-Why is using a budget beneficial?

- a. helps to keep track of the money you receive.
- b. helps to prioritize your spending.
- c. helps reach short- and long-term financial goals.
- d. All of the above. - -d

-Which of the following should NOT be considered when setting a current budget?

- a. your financial goals
- b. future income
- c. needs and wants
- d. savings - -b

-Which of the following should you consider when setting a budget?

- a. your financial goals
- b. needs and wants
- c. savings
- d. all the above - -d

-What should be considered when setting a budget?

- a. needs and wants

# Answers To Everfi Banking Quiz

**Jack Rudman, National Learning  
Corporation**

## Answers To Everfi Banking Quiz:

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banking services which I find exciting 5 What are the key differences between retail and investment banking How to answer Show your understanding of the two sectors and their unique characteristics Example answer Retail banking focuses on individual consumers and offers services like checking accounts loans and mortgages while investment banking deals with corporate clients providing services such as mergers and acquisitions underwriting and asset management 6 How would you evaluate a company for a loan How to answer Explain the typical steps in credit analysis including reviewing financial statements assessing cash flow and evaluating collateral Example answer I would start by analysing the company's financial health through its income statement balance sheet and cash flow statement I'd also assess its debt levels industry risks and whether it has sufficient collateral to secure the loan 7 What is the difference between credit risk and market risk How to answer Clarify the distinction between these two types of financial risk Example answer Credit risk refers to the risk of a borrower defaulting on their loan while market risk is the risk of losses due to changes in market conditions such as fluctuations in interest rates exchange rates or stock prices 8 Explain the concept of NPV Net Present Value and why it's important in banking How to answer Provide a clear definition and relate it to banking decisions Example answer NPV is the difference between the present value of cash inflows and the present value of cash outflows In banking NPV is used to evaluate the profitability of investment projects or loans helping banks determine whether they should proceed with an investment based on its future cash flows 9 What are the current challenges facing the banking industry How to answer Show your awareness of broader industry challenges such as regulatory pressures digital disruption or economic uncertainties Example answer Some of the biggest challenges include increasing regulation and compliance costs the rise of fintech companies that disrupt traditional banking models and adapting to rapidly changing customer expectations in a digital first world 10 How do interest rates affect the banking industry How to answer Explain how changes in interest rates impact banking operations profitability and client behaviour Example answer Interest rates affect banks lending and borrowing rates which in turn impact profitability Higher interest rates can reduce borrowing demand but increase profit margins on loans while lower interest rates may boost loan demand but reduce margins Banks also face pressure to adjust deposit rates to remain competitive 11 Can you explain the Basel III Accord How to answer Summarize the key components of Basel III and its impact on banks Example answer Basel III is a set of regulatory standards introduced to strengthen the regulation supervision and risk management of banks It focuses on improving banks capital adequacy stress testing and market liquidity risk One key feature is the requirement for banks to hold higher levels of capital to protect against financial shocks 12 What is the difference between Tier 1 and Tier 2 capital How to answer Provide a clear distinction between these two types of bank capital Example answer Tier 1 capital is the core capital of a bank including equity capital and disclosed reserves and it's the primary buffer against risk Tier 2 capital includes subordinated debt and other instruments that provide secondary support in the event of losses 13 Describe a time when you worked under pressure and how you handled it How to

answer Use a specific example detailing the situation task action and result STAR method Example answer At my previous job we were preparing for a major client presentation when a key team member fell sick I had to quickly take over their responsibilities reallocate tasks and work long hours to meet the deadline In the end the presentation was successful and the client was very impressed 14 How would you manage a difficult client How to answer Focus on listening empathy and problem solving Example answer I would start by listening carefully to understand the client s concerns Then I d empathize with their situation and work collaboratively to find a solution that addresses their needs while also protecting the bank s interests 15 Where do you see yourself in five years How to answer Demonstrate ambition but remain realistic Align your goals with the bank s opportunities for growth and development Example answer In five years I see myself taking on a leadership role within the bank possibly as a senior relationship manager I hope to develop deep expertise in financial products and expand my ability to contribute to the bank s growth and client satisfaction These questions assess your knowledge of the banking industry analytical skills and ability to handle challenges in a fast paced client focused environment Be sure to prepare examples from your own experience to back up your answers

### **Examination Questions in Banking and Finance, Together with Answers Thereto** Reginald BYRNE,1931 Consumer Banking Quiz Citibank (New York, N.Y.),1981\*

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