

NAME: KEY

SCORE: _____ /50 points

Multiple Choice: Read each item carefully, then select the best answer. (1 point each)

_____ 1. Peter sets aside \$100 each month from his earnings to have money for a car down payment. Of the following choices, what is the best way for him to store the money each month until the time his agent for a down payment? (Competency IS-1)

- Keep the money in a good, talling, place at home so it doesn't get stolen.
- Deposit the money into his savings account. (This is the best choice because the money is protected by insurance, the account will grow by earning interest, the money can be withdrawn at any point, and it is less likely that Peter will be tempted to use the money for another purchase.)
- Deposit the money into his checking account.
- Purchase another share of his favorite stock.

_____ 2. What is one benefit to using a checking account that is not a benefit of using a savings account? (Competency IS-1)

- Interest earned
- Insured deposits
- Electronic deposits and withdrawals
- Convenience

_____ 3. After you write and sign your check, who can legally cash the check? (Competency IS-1)

- you and the payee
- the bank or credit union and the payee
- any family member of the payee
- only the payee

_____ 4. Who is responsible for controlling your bank account balance? (Competency IS-1)

- the stores where you made the purchases from the account
- your bank or credit union
- you
- the debit card company

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