

# Answer Key for "EVERFI 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. Automated teller machine (ATM)
- B. Depository
- C. Insurance (FDIC)
- D. Interest charges

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

- A. Insurance (FDIC)
- B. Automated teller machine
- C. Interest charges
- D. Depository

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

- A. Interest charges
- B. Depository
- C. Automated teller machine (ATM)
- D. Banking and mortgage services

4. Which of the following statements about efforts to reduce expenditures for FDIC?

- A. They have focused primarily on the closing of banks.
- B. They consistently reduce their resources.
- C. They always help banks.
- D. They always receive more than \$100 million each year.

5. Which of the following statements is typically true about the highest level?

- A. Banking and primary bank institutions
- B. Insurance
- C. Bank and interest banks
- D. Insurance banks

6. Which of the following statements about efforts to reduce expenditures is FALSE?

- A. They often involve reducing the number of banks in the industry that are insured.
- B. They always help banks.
- C. They consistently reduce all government programs and loans.
- D. They make it more difficult to obtain a loan or deposit in the bank to get out of.

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

# Apexvs Financial Literacy Answer Key

**Lisa Darragh, New Zealand. Ministry of  
Education**



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