

# Everfi Module 1 Banking Basics

1. **Brick and Mortar banks?**  banks have physical buildings. These are the banks you may see as you drive through town.

2. **What are 3 things you can do at a brick and mortar bank?**   
exchange checks for cash, deposit checks, speak to someone in person

3. **What are 3 negative things about using brick and mortar banks?**   
Earn little interest on the money in your accounts, you pay higher bank fees since banks have to pay to keep the physical building, can't access physical bank after hours

4. **Internet banks?**  only online. All services are done through an application or website using either a computer or mobile device.

5. **What are 3 things you can do with internet banks?**   
deposit checks into accounts, earn interest on your money in accounts and pay less

## Answers For Everfi Banking

**Gary Smith, Nozar Hashemzadeh**

## Answers For Everfi Banking:

**Research Anthology on Personal Finance and Improving Financial Literacy** Management Association, Information Resources,2020-12-05 Developing personal financial skills and improving financial literacy are fundamental aspects for managing money and propelling a bright financial future Considering life events and risks that unexpectedly present themselves especially in the light of recent global events there is often an uncertainty associated with financial standings in unsettled times It is important to have personal finance management to prepare for times of crisis and personal finance is something to be thought about in everyday life The incorporation of financial literacy for individuals is essential for a decision making process that could affect their financial future Having a keen understanding of beneficial and detrimental financial decisions a plan for personal finances and personalized goals are baselines for money management that will create stability and prosperity In a world that is rapidly digitalized there are new tools and technologies that have entered the sphere of finance as well that should be integrated into the conversation The latest methods and models for improving financial literacy along with critical information on budgeting saving and managing spending are essential topics in today s world The Research Anthology on Personal Finance and Improving Financial Literacy provides readers with the latest research and developments in how to improve understand and utilize personal finance methodologies or services and obtain critical financial literacy The chapters within this essential reference work will cover personal finance technologies banking investing budgeting saving and the best practices and techniques for optimal money management This book is ideally designed for business managers financial consultants entrepreneurs auditors economists accountants academicians researchers and students seeking current research on modern advancements and recent findings in personal finance

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