

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. Automated ATMs
- B. Automatically funding
- C. Interest charges
- D. Overdrafts

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

- A. Interest charges
- B. Payment vehicles
- C. Automated transaction services
- D. Accounting and management fees

4. Which of the following statements about efforts to reduce overdrafts is FALSE?

- A. They have focused primarily on late charges.
- B. They encourage better bank behavior.
- C. They charge high fees
- D. They allow banks to give their customers more credit.

5. Which of the following statements is typically least true regarding fees?

- A. Bank switching can provide lower rates
- B. Overdrafts
- C. Bank credit account fees
- D. Overpayment fees

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

- A. They allow banks to reduce their overdrafts by making their own decisions.
- B. They charge low fees
- C. They encourage people to get out of overdrafts
- D. They make it more difficult to get out of overdrafts by not giving out cash.

7. Which type of bank account typically offers the lowest interest rate?

Everfi Post Assessment Answers

Behl, Abhishek,Nayak, Sushma



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Financial Peace Dave Ramsey,2002-01-01 Dave Ramsey explains those scriptural guidelines for handling money

Financial Education and Capability Julie Birkenmaier,Jami Curley,Margaret Sherraden,2013-02-21 This book introduces the concept of financial capability and assembles the latest evidence from ground breaking innovations with financially vulnerable families and links it to education policy and practice It is a key resource for those interested in improving financial education and financial products and services for low income families

Narrative of the Life of Frederick Douglass, an American Slave Frederick Douglass,2018-08-09 Narrative of the Life of Frederick Douglass an American Slave Frederick Douglass wrote in 1845 It s an autobiographic story about slavery and freedom constant aim to run away from the owner and at last become a free man One failure follows another one But in the end the fortune favours Douglass and he runs away on a train to the north New York It would seem he is free now Suddenly he realises that his journey isn t finished yet He understands that even after he got free he can t be at real liberty until the slavery is abolished in the USA

America's Other Children George Henderson,1971-01-01

The Lottery Shirley Jackson,2008 A seemingly ordinary village participates in a yearly lottery to determine a sacrificial victim

Brief Alcohol Screening and Intervention for College Students (BASICS) Linda A. Dimeff,1999-01-08 This instructive manual presents a pragmatic and clinically proven approach to the prevention and treatment of undergraduate alcohol abuse The BASICS model is a nonconfrontational harm reduction approach that helps students reduce their alcohol consumption and decrease the behavioral and health risks associated with heavy drinking Including numerous reproducible handouts and assessment forms the book takes readers step by step through conducting BASICS assessment and feedback sessions Special topics covered include the use of DSM IV criteria to evaluate alcohol abuse ways to counter student defensiveness about drinking and obtaining additional treatment for students with severe alcohol dependency Note about Photocopy Rights The Publisher grants individual book purchasers nonassignable permission to reproduce selected figures information sheets and assessment instruments in this book for professional use For details and limitations see copyright page

Monitoring the Future, National Survey Results on Drug Use ,1999

Cry, the Beloved Country Alan Paton,1953

Lifetime Health ,2009

Shake Up Learning Kasey Bell,2018-03-05 Is the learning in your classroom static or dynamic Shake Up Learning guides you through the process of creating dynamic learning opportunities from purposeful planning and maximizing technology to fearless implementation

Becoming a Student-Ready College Tia Brown McNair,Susan Albertine,Michelle Asha Cooper,Nicole McDonald,Thomas Major, Jr.,2016-07-25 Boost student success by reversing your

perspective on college readiness The national conversation asking Are students college ready concentrates on numerous factors that are beyond higher education s control Becoming a Student Ready College flips the college readiness conversation to provide a new perspective on creating institutional value and facilitating student success Instead of focusing on student preparedness for college or lack thereof this book asks the more pragmatic question of what are colleges and universities doing to prepare for the students who are entering their institutions What must change in an institution s policies practices and culture in order to be student ready Clear and concise this book is packed with insightful discussion and practical strategies for achieving your ambitious student success goals These ideas for redesigning practices and policies provide more than food for thought they offer a real world framework for real institutional change You ll learn How educators can acknowledge their own biases and assumptions about underserved students in order to allow for change New ways to advance student learning and success How to develop and value student assets and social capital Strategies and approaches for creating a new student focused culture of leadership at every level To truly become student ready educators must make difficult decisions face the pressures of accountability and address their preconceived notions about student success head on Becoming a Student Ready College provides a reality check based on today s higher education environment **College**

Drinking and Drug Use Helene Raskin White, David L. Rabiner, 2011-11-14 Substance use among college students can result in serious academic and safety problems and have long term negative repercussions This state of the art volume draws on the latest research on students alcohol and drug use to provide useful suggestions for how to address this critical issue on college campuses Leading researchers from multiple disciplines examine the prevalence and nature of substance use by students biological and neuropsychological considerations psychological and social aspects prevention and policy Exemplary programs are presented including brief interventions comprehensive prevention programs and recovery support programs enhancing the utility of the book for campus based clinicians and administrators This title is part of The Duke Series in Child Development and Public Policy edited by Kenneth A Dodge and Martha Putallaz **Time for the U.S. to Reskill?**

Organisation for Economic Co-operation and Development, 2013 This study identifies key lessons about the strategic objectives and directions which should form a frame for policy development in the US including policy on adult learning and schooling **Instructional Coaching** Jim Knight, 2007-05-01 An innovative professional development strategy that facilitates change improves instruction and transforms school culture Instructional coaching is a research based job embedded approach to instructional intervention that provides the assistance and encouragement necessary to implement school improvement programs Experienced trainer and researcher Jim Knight describes the nuts and bolts of instructional coaching and explains the essential skills that instructional coaches need including getting teachers on board providing model lessons and engaging in reflective conversations Each user friendly chapter includes First person stories from successful coaches Sidebars highlighting important information A Going Deeper section of suggested resources Ready to use forms worksheets

checklists logs and reports **Stress in College Athletics** Robert E Stevens,David L Loudon,Deborah A Yow,William W Bowden,James H Humphrey,2013-10-08 Stress in College Athletics Causes Consequences Coping addresses the causes and consequences of stress in college sports and offers effective coping mechanisms that will help individuals understand and control stressors and emotions in their environment Athletic administrators coaches student athletes parents of athletes educators and social and behavioral science researchers will benefit from this examination of what stress is the different types of stress and what factors can contribute to anxiety Containing insight from hundreds of student athletes coaches and administrators this vital book offers you proven research clear explanations and recommended suggestions that will enable you to cope with stress and not let it affect your job or your game Examining how both males and females perceive stress Stress in College Athletics explores developmental differences between the genders to explain the ways in which the two groups react to and deal with stress Discussing the challenges that you deal with every day this valuable book offers you several proven suggestions and methods to help reduce stress including Using coping techniques such as physical exercise other than the sport you play recreational activities muscle relaxation biofeedback and meditation Doing things for others and looking to your own spirituality in order to alleviate anxiety Eliminating factors such as fatigue and inferior health in order to avoid the negative emotions of jealousy fear and anger that can lead to tension and anxiety Learning how to relieve stress in your immediate environment on the sidelines in the audience or during a test through simple effective and inconspicuous exercises Adapting procedures for self modification of behavior such as identifying a behavior you want to change thinking about the result of that behavior and how often it occurs and reforming that conduct Through practical research theories about stress and its causes and effects and insight from peers this excellent resource offers suggestions for further inquiry in the field of college athletics and stress Complete and thorough Stress in College Athletics will provide you with the necessary tools to help you create a personal stress management system that will improve your well being in and out of the athletic forum

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