

## EV001 Module 1 Banking Basics Answers, Summer 2021

Which of the following statements about check-cashing companies is FALSE?

- a. They make it easy to get into a loan cycle that is hard to get out of
- b. They offer bad deals where you'll owe a lot more than you borrowed
- c. They can take a percentage of your check on top of fees
- d. They charge no fees - **B**

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

- a. Direct deposit
- b. Paper Checks
- c. Access to investment advice
- d. Checking and savings accounts
- e. Investment trading
- f. Access to investment products - C and E

Which of the following statements about check-cashing companies is FALSE?

- a. They make it easy to get into a loan cycle that is hard to get out of
- b. They offer bad deals where you'll owe a lot more than you borrowed
- c. They can take a percentage of your check on top of fees
- d. They charge no fees - **b. They offer bad deals where you'll owe a lot more than you borrowed**

Your financial institution can't help you if there is a mistake on your bank account statement - **True**

Which of the following statements about investing is true?

- a. On average, putting money in a savings account earns a higher return than investing money in the stock market
- b. Investing is best for short-term financial goals
- c. Investing is better than putting money in a savings account
- d. Investing is a guaranteed way to make money - C

Which of the following statements about savings accounts is false?

- a. Savings accounts are best used to store money for long-term goals
- b. Savings accounts may require you to maintain a minimum balance to avoid paying a fee
- c. Savings accounts pay interest on the money you deposit
- d. Savings accounts show an estimated amount of withdrawals each month - **D**

How could you reconcile your bank accounts to avoid spending more than you have?

- a. Contact your financial institution to read your transactions for the past month
- b. Compare your own records of your spending with your financial institution's records
- c. Review your bank statement once at the end of the month

# Venture Module 2 Lesson 5 Answers

**L Manion**



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In a digital era where connections and knowledge reign supreme, the enchanting power of language has become more apparent than ever. Its ability to stir emotions, provoke thought, and instigate transformation is really remarkable. This extraordinary book, aptly titled "**Venture Module 2 Lesson 5 Answers**," published by a very acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound effect on our existence. Throughout this critique, we shall delve into the book's central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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