

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 - **0**

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 - **0**
- e. 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 - **false**

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 - **0**

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 - **0**

How would 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

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Susie H. VanHuss,Duncan,Forde,Woo

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Table of Contents Venture Module 2 Lesson 5 Answers

1. Understanding the eBook Venture Module 2 Lesson 5 Answers
 - The Rise of Digital Reading Venture Module 2 Lesson 5 Answers
 - Advantages of eBooks Over Traditional Books
2. Identifying Venture Module 2 Lesson 5 Answers
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Venture Module 2 Lesson 5 Answers
 - User-Friendly Interface
4. Exploring eBook Recommendations from Venture Module 2 Lesson 5 Answers
 - Personalized Recommendations
 - Venture Module 2 Lesson 5 Answers User Reviews and Ratings
 - Venture Module 2 Lesson 5 Answers and Bestseller Lists
5. Accessing Venture Module 2 Lesson 5 Answers Free and Paid eBooks
 - Venture Module 2 Lesson 5 Answers Public Domain eBooks
 - Venture Module 2 Lesson 5 Answers eBook Subscription Services

- Venture Module 2 Lesson 5 Answers Budget-Friendly Options
- 6. Navigating Venture Module 2 Lesson 5 Answers eBook Formats
 - ePub, PDF, MOBI, and More
 - Venture Module 2 Lesson 5 Answers Compatibility with Devices
 - Venture Module 2 Lesson 5 Answers Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Venture Module 2 Lesson 5 Answers
 - Highlighting and Note-Taking Venture Module 2 Lesson 5 Answers
 - Interactive Elements Venture Module 2 Lesson 5 Answers
- 8. Staying Engaged with Venture Module 2 Lesson 5 Answers
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Venture Module 2 Lesson 5 Answers
- 9. Balancing eBooks and Physical Books Venture Module 2 Lesson 5 Answers
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Venture Module 2 Lesson 5 Answers
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Venture Module 2 Lesson 5 Answers
 - Setting Reading Goals Venture Module 2 Lesson 5 Answers
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Venture Module 2 Lesson 5 Answers
 - Fact-Checking eBook Content of Venture Module 2 Lesson 5 Answers
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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