

NAME: \_\_\_\_\_

SCORE: \_\_\_\_\_/50 points

**Multiple Choice:** Read each item carefully; then select the best answer. (1 point each)

- \_\_\_\_ 1. Pete sets aside \$50 each month from his earnings to have money for a car down payment. Of the following choices, what is the **best** way for him to store the money each month until he meets his goal for a down payment?
- a. Keep the money in a good hiding place at home so it doesn't get stolen.
  - b. Deposit the money into his savings account.
  - c. Deposit the money into his checking account.
  - d. Purchase another share of his favorite stock.
- \_\_\_\_ 2. What is one benefit to using a checking account that is **not** a benefit of using a savings account?
- a. interest earned
  - b. insured deposits
  - c. electronic deposits and withdrawals
  - d. proof of payment
- \_\_\_\_ 3. After you write and sign your check, who can legally cash the check?
- a. you and the payee
  - b. the bank or credit union and the payee
  - c. any family member of the payee
  - d. only the payee
- \_\_\_\_ 4. Who is responsible for confirming your bank account balance?
- a. the stores where you made the purchases from the account
  - b. your bank or credit union
  - c. you
  - d. the debit card company

# Module 5 Financial Services Knowledge Assessment 5 2

## Answers

**Wenbin Ji**



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