Teacher Answer Key

Case Study

1. Emma set up direct deposit, kept a $500 minimum balance, used in-network ATMs, and opted for e-statements.

2. Low-balance alerts warned her before overdrafts, and a separate Bill Pay account ensured funds were reserved for auto-payments.

Multiple Choice

1. D

2. B

3. A

Matching

1-D, 2-C, 3-E, 4-B, 5-A

Fill-in-the-Blank

1) savings, 2) direct deposit, 3) statements

Short Answer (Sample Responses)

Q1: Use in-network ATMs; enable balance alerts; track transactions.

Q2: Maintaining required balance prevents fee triggers.

Q3: Digital statements avoid paper fees and give instant access