

Chapter 1

Why Study Financial Markets and Institutions?

• Multiple Choice Questions

1. Financial markets and institutions

- (a) involve the movement of large quantities of money.
- (b) affect the profits of businesses.
- (c) affect the types of goods and services produced in an economy.
- (d) **do all of the above.**
- (e) do only (a) and (b) of the above.

Answer: D

2. Financial market activities affect

- (a) personal wealth.
- (b) spending decisions by individuals and business firms.
- (c) the economy's location in the business cycle.
- (d) **all of the above.**

Answer: D

3. Markets in which funds are transferred from those who have excess funds available to those who have a shortage of available funds are called

- (a) commodity markets.
- (b) funds markets.
- (c) derivative exchange markets.
- (d) **financial markets.**

Answer: D

4. The price paid for the rental of borrowed funds (usually expressed as a percentage of the rental of \$100 per year) is commonly referred to as the

- (a) inflation rate.
- (b) exchange rate.
- (c) **interest rate.**
- (d) aggregate price level.

Answer: C

5. The bond markets are important because

- (a) they are easily the most widely followed financial markets in the United States.
- (b) **they are the markets where interest rates are determined.**

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Sebastian Brünink



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