

Chapter 1

Why Study Money, Banking, and Financial Markets?

1.1 Why Study Financial Markets?

- 1) Financial markets promote economic efficiency by
- A) channeling funds from investors to savers.
 - B) creating inflation.
 - C) channeling funds from savers to investors.
 - D) reducing investment.

Answer: C

Quest Status: Revised

- 2) Financial markets promote greater economic efficiency by channeling funds from _____ to _____
- A) investors; savers
 - B) borrowers; savers
 - C) savers; borrowers
 - D) savers; lenders

Answer: C

Quest Status: New

- 3) Well-functioning financial markets promote
- A) inflation.
 - B) deflation.
 - C) unemployment.
 - D) growth.

Answer: D

Quest Status: Revised

- 4) 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) fund-available markets.
 - C) derivative exchange markets.
 - D) financial markets.

Answer: D

Quest Status: Previous Edition

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SJ Ball



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