

Chapter 12 Test Bank - Static

Student: _____

Multiple Choice Questions

1. Conventional theories presume that investors _____, and behavioral finance presumes that they _____.
 - A. are irrational; are irrational
 - B. are rational; may not be rational
 - C. are rational; are rational
 - D. may not be rational; may not be rational
 - E. may not be rational; are rational
2. The premise of behavioral finance is that
 - A. conventional financial theory ignores how real people make decisions and that people make a difference.
 - B. conventional financial theory considers how emotional people make decisions, but the market is driven by rational utility-maximizing investors.
 - C. conventional financial theory should ignore how the average person makes decisions because the market is driven by investors who are much more sophisticated than the average person.
 - D. conventional financial theory considers how emotional people make decisions, but the market is driven by rational utility-maximizing investors and should ignore how the average person makes decisions because the market is driven by investors who are much more sophisticated than the average person.
 - E. None of the options are correct.
3. Some economists believe that the anomalies literature is consistent with investors'
 - A. ability to always process information correctly, and therefore, they infer correct probability distributions about future rates of return; and given a probability distribution of returns, they always make consistent and optimal decisions.
 - B. inability to always process information correctly, and therefore, they infer incorrect probability distributions about future rates of return; and given a probability distribution of returns, they always make consistent and optimal decisions.
 - C. ability to always process information correctly, and therefore, they infer correct probability distributions about future rates of return; and given a probability distribution of returns, they often make inconsistent or suboptimal decisions.
 - D. inability to always process information correctly, and therefore, they infer incorrect probability distributions about future rates of return; and given a probability distribution of returns, they often make inconsistent or suboptimal decisions.
4. Information processing errors consist of
 - I) forecasting errors.
 - II) overconfidence.
 - III) conservatism.
 - IV) framing.
 - A. I and II
 - B. I and III
 - C. III and IV
 - D. IV only
 - E. I, II, and III
5. Forecasting errors are potentially important because
 - A. research suggests that people underweight recent information.
 - B. research suggests that people overweight recent information.
 - C. research suggests that people correctly weight recent information.
 - D. research suggests that people either underweight recent information or overweight recent information depending on whether the information was good or bad.
 - E. None of the options are correct.

Chapter 12 Test Bank Answers

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Instructor's Manual and Test Bank to Accompany An Invitation to Computer Science G. Michael Schneider,1995

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