

Bonds and Other Financial Assets: Trained Reading and Review Activity Answers

A. Key Take Points

- a. The interest rate a bondholder gets when purchasing the bond is determined by the issuer's ability to make timely payments and trading the interest rate market.
- b. The interest rate is set using a government or central bank rate. The bond also has a set price (par value).
- c. The bond pays out interest payments every six months or at some other time. The bond is a fixed income investment which can be diversified using these fixed assets without inflation or interest rate fluctuations.
- d. i. Savings bonds, Treasury bonds, bills, and notes, municipal bonds.
ii. Government bonds.
iii. Municipal or state bonds, corporate and foreign bonds.
- e. i. Higher interest rates.
ii. Is slightly higher – increased by 0.25%.
- f. i. In general, interest rates are higher than in the past, but municipal bonds are always higher.
- g. i. Primary markets involve the issuing of the bond in the primary market; secondary means that the bond has been sold in secondary markets.

II. Rethinking Key Points

- a. When a holder pays for a bond, it is not a loan.
- b. Bondholders are not responsible for paying the bond.
- c. Bonds are not, generally, going to be sold.
- d. Interest rate that a bond issuer will pay is not fixed.

Bonds And Other Financial Assets Guided Answers

RJ Shavelson



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