

Chapter 2

The Financial System and the Level of Interest Rates

Before You Go On Questions and Answers

Section 2.1

1. *What critical economic role does the financial system play in the economy?*

The financial system is in place to gather money from people and businesses and then channel these funds to those who need it. An efficient financial system is essential for a healthy economy. The major players in the U.S. financial system are big institutions such as the New York Stock Exchange, Citigroup, or State Farm Insurance.

2. *What are the two basic ways in which funds flow through the financial system from lender-savers to borrower-spenders?*

There are two basic mechanisms by which funds flow through the financial system: (1) Funds can flow directly through financial markets, and (2) funds can flow *indirectly* through financial institutions.

Section 2.2

1. *Why is it difficult for individuals to participate in the direct financial markets?*

The financial markets where direct transactions take place are wholesale markets with a typical minimum transaction size of \$1 million. Major buyers and sellers of securities in direct financial markets include commercial banks, large corporations, the federal government, hedge funds, and some wealthy individuals.

2. *Why might a firm prefer to have a security issue underwritten by an investment banking firm?*

Fundamentals Of Corporate Finance Questions And Answers

DP Hallahan



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