

1. Why does money have value?
  - A. because we back our money with gold and silver
  - B. because we believe it has value
  - C. because cows and bags of wheat are too heavy
  - D. because the paper we print money on is valuable
2. What is true of haves and have nots?
  - A. haves do not live as comfortably as have nots
  - B. have nots agree about money less than haves agree about money
  - C. haves find it easier to provide basic needs for themselves and their families
  - D. it is easier to go from a have not to a have and harder to go from a have to a have not
3. Why do we need an economy?
  - A. to provide us with goods/services we can't provide for ourselves
  - B. to satisfy our needs and wants
  - C. to provide us with jobs
  - D. all of the above
4. Which is not an example of opportunity cost?
  - A. The opportunity cost of going to a football game is going to a movie.
  - B. The opportunity cost of paying bills is spending your money on luxury items.
  - C. The opportunity cost of buying new car is going on a vacation.
  - D. The opportunity cost of getting an after school job is going to college.
5. What is the range credit scores can fall within?
 

|            |             |
|------------|-------------|
| A. 0-100   | C. -600-800 |
| B. 100-900 | D. 300-600  |
6. Which is not true of insurance?
  - A. Your monthly payment to be covered is called a premium.
  - B. You should take pictures of your belongings for insurance purposes.
  - C. Insurance is a common fringe benefit of having a job.
  - D. Insurance works by charging interest on your premiums.
7. When would you be likely to take out a loan?
 

|                     |                     |
|---------------------|---------------------|
| A. to buy a house   | C. to buy a car     |
| B. to go to college | D. any of the above |
8. Which is not a risky investment?
 

|                    |                 |
|--------------------|-----------------|
| A. stocks          | C. real estate  |
| B. savings account | D. mutual funds |
9. Labor unions work to improve...
 

|                                     |                         |
|-------------------------------------|-------------------------|
| A. wages of employees.              | C. rights of employees. |
| B. working conditions of employees. | D. All of the above     |
10. An example of a creditor is ...
 

|                     |                        |
|---------------------|------------------------|
| A. Houghton Mifflin | C. William Shakespeare |
| B. Citibank         | D. Mame!               |

# Multiple Choice Managerial Economics Exam Questions

**BM King**



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