

*Economics of Money, Banking, and Fin. Markets, 8Ce (Mishkin)*  
**Chapter 1 Why Study Money, Banking, and Financial Markets?**

**1.1 Why Study Financial Markets?**

- 1) Financial markets promote economic efficiency by \_\_\_\_\_.  
A) channelling funds from investors to savers  
B) generating inflationary pressures  
C) channelling funds to those who have a productive use for them  
D) reducing investment spending

Answer: C

Diff: 1 Type: MC

Skill: Recall

Objective: 1.1 Recognize the importance of financial markets in the economy

- 2) Well-functioning financial markets are the source of \_\_\_\_\_.  
A) inflation  
B) deflation  
C) unemployment  
D) economic growth

Answer: D

Diff: 1 Type: MC

Skill: Recall

Objective: 1.1 Recognize the importance of financial markets in the economy

- 3) A key factor in promoting strong economic growth is \_\_\_\_\_.  
A) to reduce foreign trade  
B) well-functioning financial markets  
C) high interest rates  
D) stock market volatility

Answer: B

Diff: 1 Type: MC

Skill: Recall

Objective: 1.1 Recognize the importance of financial markets in the economy

- 4) Markets in which funds are transferred from those who do not have a productive use for them to those who do are called \_\_\_\_\_.  
A) commodity markets  
B) fund-available markets  
C) derivative exchange markets  
D) financial markets

Answer: D

Diff: 1 Type: MC

Skill: Recall

Objective: 1.1 Recognize the importance of financial markets in the economy

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