

Financial Markets and Institutions, 8e (Mishkin)
Chapter 2 Overview of the Financial System

2.1 Multiple Choice

1) Every financial market performs the following function:

- A) It determines the level of interest rates.
- B) It allows common stock to be traded.
- C) It allows loans to be made.
- D) It channels funds from lenders-savers to borrowers-spenders.

Answer: D

Topic: Chapter 2.1 Function of Financial Markets

Question Status: Previous Edition

2) Financial markets have the basic function of

- A) bringing together people with funds to lend and people who want to borrow funds.
- B) assuring that the swings in the business cycle are less pronounced.
- C) assuring that governments need never resort to printing money.
- D) both A and B of the above.
- E) both B and C of the above.

Answer: A

Topic: Chapter 2.1 Function of Financial Markets

Question Status: Previous Edition

3) Which of the following can be described as involving direct finance?

- A) A corporation's stock is traded in an over-the-counter market.
- B) People buy shares in a mutual fund.
- C) A pension fund manager buys commercial paper in the secondary market.
- D) An insurance company buys shares of common stock in the over-the-counter markets.
- E) None of the above.

Answer: E

Topic: Chapter 2.1 Function of Financial Markets

Question Status: Previous Edition

4) Which of the following can be described as involving direct finance?

- A) A corporation's stock is traded in an over-the-counter market.
- B) A corporation buys commercial paper issued by another corporation.
- C) A pension fund manager buys commercial paper from the issuing corporation.
- D) Both A and B of the above.
- E) Both B and C of the above.

Answer: B

Topic: Chapter 2.1 Function of Financial Markets

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