

Economics of Money, Banking, and Financial Markets, Se (Mishkin)
Chapter 2 An Overview of the Financial System

2.1 Function of Financial Markets

1) Every financial market has the following characteristic.

- 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

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2) Financial markets have the basic function of

- A) getting people with funds to lend together with 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) providing a risk-free repository of spending power.

Answer: A

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3) Financial markets improve economic welfare because

- A) they channel funds from investors to savers.
- B) they allow consumers to time their purchase better.
- C) they weed out inefficient firms.
- D) they eliminate the need for indirect finance.

Answer: B

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4) Well-functioning financial markets

- A) cause inflation.
- B) eliminate the need for indirect finance.
- C) cause financial crises.
- D) allow the economy to operate more efficiently.

Answer: D

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