

## Economics – v22 Final Exam Practice Test Answer Key

1. B – How to produce. 1.01
2. A – Opportunity Cost = Opportunity Lost 1.02
3. C – All other options are short term 1.02
4. D – Quantity demanded decreases. Price alone will not shift overall demand. 1.03
5. C – Price increased. As quantity demanded decreases, price increases. The curve doesn't shift as a whole so overall demand has not increased or decreased. 1.03.
6. A – supply curves slope upward from left to right. 1.04
7. B - Point B is the quantity supplied at a given price; line S represents the total supply. 1.04
8. D - Where the market clears 1.05
9. A – as supply decreases, prices will increase. 1.05
10. C – The shift from D1 to D2 is a demand increase. This shifts P1 to P2 and Q1 to Q2 and both increased. 1.05
11. B – Jenni is using money's function of measure of value. 1.06
12. D – As more currency is printed, currency will lose value as there is more in circulation. 1.06
13. B – Sales taxes are paid to a third party and then they send it to the government. These are indirect taxes. 1.07
14. A – Regressive tax rates decrease when income rises. Progressive tax rates increase when income rises. 1.07
15. A – Diversifying investments helps minimize risks and hopefully maximize profits. 1.08
16. B – The rate of return must be higher than the inflation rate to earn money on an investment. 1.08
17. C – Mutual Funds are considered moderate and stocks are considered aggressive. Make sure to check the lesson for risk levels for all investments. 1.08
18. B – Stocks are the riskiest of the three types decreasing in order. 1.08
19. D – Gross income is before taxes are taken out. 1.09
20. B –  $100,000 \times .05 = 5,000$  1.09
21. B – car insurance, rent, and student loan payments are all fixed expenses 1.09
22. C – Foreign nations Trade in imported and exported products. 2.01
23. A – see 2.01 for the markets and their descriptions.
24. C – The factor market provides resources needed for production. Pizza Shack would be a business firm getting a resource to produce more pizza. 2.01
25. B – Water is a natural resource needed for the business to function. 2.02
26. A - George Washington Carver created agriculture innovations, Margaret Rousseau developed mass production of penicillin, and An Wang was a digital technology pioneer. 2.02
27. D – Wang and Morse both held technology patents. J. C. Penney and Madame C. J. Walker were early entrepreneurs. Larry Page and Jessica Jackley are internet entrepreneurs. 2.02
28. C - The owners have protection from losing their personal assets but do not deal with double taxation. Answers A & D would be true for Sole Proprietorships. B would be true for corporations. 2.03
29. A – Pure competition. 2.04

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**Bob Jones University Press**



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