

## CHAPTER 1: An Overview of Financial Markets and Institutions

### Answers to End-of-Chapter Questions

- 1. Does it make sense that the typical household is a surplus spending unit (SSU) while the typical business firm is a deficit spending unit (DSU)? Explain.**

The typical household begins as a SSU, has a deficit moments in the period when a home is purchased, autos are purchased, and tuition payments are made. For the most quarters (the typical flow of funds time unit) the household sector is an SSU. The non-financial corporate business sector varies from a SSU when internal cash flows exceeds real investment to a DSU when real investment exceeds internal cash flow, typically late in the expansion phase of the business cycle.

- 2. Explain the economic role of brokers, dealers, and investment bankers.**

The major economic role of brokers, dealers, and investment bankers is that of market maker in the direct financial markets. When funds are raised and claims issued (primary market), they serve to bring lenders and borrowers together. In subsequent transactions of the claims (secondary markets), they serve as market makers, providing liquidity, price discovery, and other information processing functions.

- 3. Why are direct financing transactions more costly or inconvenient than intermediated transactions?**

As long as financial intermediaries have the edge in informational efficiency (lower cost of information discovery), funds will flow through financial intermediaries. In the 1980's, as information and communications technology advanced, investment bankers claimed an increased share of the savings/investment throughout. Businesses issued commercial paper instead of borrowing from banks. Loans were divided into origination, service and funding cash flows and securitization began. Funds will flow to investment via the lowest cost route. Large commercial banks have turned to informational processing and risk intermediation via standby letters of credit, commitments, and OTC derivatives, such as swaps.

- 4. Explain how you believe economic activity would be affected if we did not have financial markets and institutions.**

With no lending, borrowing or risk intermediation, economic development would progress very slowly. Business would have to wait until cash flows were earned before plant and equipment expenditures could go forth. Households would build their home one room and floor at a time as savings (non-consumption) were accumulated. Financing relationships would arise only when preferences of lenders and borrowers match. Borrowers would not always obtain timely financing for attractive projects and lenders would under-utilize their savings. The "production possibilities frontier" of the society would be smaller.

# Financial Markets And Institutions Chapter Answer

**Raffaella Di Napoli**



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## **Table of Contents Financial Markets And Institutions Chapter Answer**

1. Understanding the eBook Financial Markets And Institutions Chapter Answer
  - The Rise of Digital Reading Financial Markets And Institutions Chapter Answer
  - Advantages of eBooks Over Traditional Books
2. Identifying Financial Markets And Institutions Chapter Answer
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Financial Markets And Institutions Chapter Answer
  - User-Friendly Interface
4. Exploring eBook Recommendations from Financial Markets And Institutions Chapter Answer
  - Personalized Recommendations
  - Financial Markets And Institutions Chapter Answer User Reviews and Ratings
  - Financial Markets And Institutions Chapter Answer and Bestseller Lists
5. Accessing Financial Markets And Institutions Chapter Answer Free and Paid eBooks

- Financial Markets And Institutions Chapter Answer Public Domain eBooks
  - Financial Markets And Institutions Chapter Answer eBook Subscription Services
  - Financial Markets And Institutions Chapter Answer Budget-Friendly Options
6. Navigating Financial Markets And Institutions Chapter Answer eBook Formats
- ePub, PDF, MOBI, and More
  - Financial Markets And Institutions Chapter Answer Compatibility with Devices
  - Financial Markets And Institutions Chapter Answer Enhanced eBook Features
7. Enhancing Your Reading Experience
- Adjustable Fonts and Text Sizes of Financial Markets And Institutions Chapter Answer
  - Highlighting and Note-Taking Financial Markets And Institutions Chapter Answer
  - Interactive Elements Financial Markets And Institutions Chapter Answer
8. Staying Engaged with Financial Markets And Institutions Chapter Answer
- Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Financial Markets And Institutions Chapter Answer
9. Balancing eBooks and Physical Books Financial Markets And Institutions Chapter Answer
- Benefits of a Digital Library
  - Creating a Diverse Reading Collection Financial Markets And Institutions Chapter Answer
10. Overcoming Reading Challenges
- Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
11. Cultivating a Reading Routine Financial Markets And Institutions Chapter Answer
- Setting Reading Goals Financial Markets And Institutions Chapter Answer
  - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Financial Markets And Institutions Chapter Answer
- Fact-Checking eBook Content of Financial Markets And Institutions Chapter Answer
  - Distinguishing Credible Sources
13. Promoting Lifelong Learning
- Utilizing eBooks for Skill Development

- Exploring Educational eBooks
14. Embracing eBook Trends
- Integration of Multimedia Elements
  - Interactive and Gamified eBooks

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