

QUIZ 1
ECO 531
CHAPTER 2 & 3

1. Every financial market has the following characteristics:
 - 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
2. Which of the following can be describe as direct finance?
 - A. You take out a mortgage from a friend
 - B. You borrow \$2500 from a friend
 - C. You buy shares of common stock in the secondary market
 - D. You buy shares in a mutual fund
3. Securities are _____ for the person who buys them, but are _____ for individual or firm that issues them.
 - A. assets; liabilities
 - B. liabilities; assets
 - C. negotiable; nonnegotiable
 - D. nonnegotiable; negotiable
4. A financial market in which previously issued securities can be resold is called a _____ market.
 - A. primary
 - B. secondary
 - C. tertiary
 - D. used securities
5. To an economist, _____ is anything that is generally accepted in payment for goods and services or in the repayment of debt.
 - A. wealth
 - B. income
 - C. money
 - D. credit
6. Of the following, the largest is
 - A. money market deposit accounts
 - B. demand deposits
 - C. M1
 - D. M2

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