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1. Commercial paper _____.A. is issued mainly by commercial banksB. can be either short or long-term debtC. is most typically issued in very short maturities, such as one or two monthsD. ought to be considered a capital market instrument

2. The expectations hypothesis assumes that investors regard bonds of different maturities .A. as perfect substitutesB. as not substitutes at allC. as substitutes, but not perfect substitutesD. none of the above

3. If the yield on Treasury bills falls from 5.27% to 5.22%, then the yield will decrease by _____ basis points.A. 0.05B. 0.5C. 5D. 50

4. Liquidity of a business is measured by _____.A. the rate of return on owner equityB. the ratio of total revenue to total expenses incurredC. the ratio of current assets to current liabilitiesD. the ratio of income to costs

5. Which of the following is an example of an automatic stabilizer? _____.A. A change in interest ratesB. An increase in government spendingC. Lowering income taxesD. Unemployment insurance

6. Which of the following definitions fits depreciation? .A. Allocation of the assets market value to expense over its useful lifeB. Allocation of the assets cost to expense over its useful lifeC. Decreases in the assets market value over its useful lifeD. Increases in the fund set aside to replace the asset when it is worn out

7. In the balance of payments accounts, _____ are unilateral transfers.A. direct investments in another nations businessesB. international transactions in securities with

maturities greater than one year
C. international transactions of securities with maturities of less than one year
D. gifts and grants

8. A self-employed person who wishes to make provisions for retirement and reduce current tax liabilities should invest in .
A. a money market mutual fund
B. a time deposit
C. Keogh Plan
D. a money market deposit account

9. The central problem in economics is that of _____.
A. comparing the success of command versus market economies
B. guaranteeing that production occurs in the most efficient manner
C. guaranteeing a minimum level of income for every citizen
D. allocating scarce resources in such a manner that society's unlimited needs or wants are satisfied as well as possible

10. Which of the following is the most accurate measure of a bond's interest rates? _____.
A. Coupon rate
B. Yield to maturity
C. Current yield
D. Discount yield

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