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1 . Commercial paper \_\_\_\_\_ . A . is issued mainly by commercial banks B . can be either short or long - term debt C . is most typically issued in very short maturities , such as one or two months D . ought to be considered a capital market instrument 2 . The expectations hypothesis assumes that investors regard bonds of different maturities . A . as perfect substitutes B . as not substitutes at all C . as substitutes , but not perfect substitutes D . 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 . 05 B . 0 . 5 C . 5 D . 50 4 . Liquidity of a business is measured by \_\_\_\_\_ . A . the rate of return on owner equity B . the ratio of total revenue to total expenses incurred C . the ratio of current assets to current liabilities D . the ratio of income to costs 5 . Which of the following is an example of an automatic stabilizer? \_\_\_\_\_ . A . A change in interest rates B . An increase in government spending C . Lowering income taxes D . Unemployment insurance 6 . Which of the following definitions fits depreciation? . A . Allocation of the assets market value to expense over its useful life B . Allocation of the assets cost to expense over its useful life C . Decreases in the assets market value over its useful life D . 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 businesses B . 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 societys unlimited needs or wants are satisfied as well as possible 10 . Which of the following is the most accurate measure of a bonds interest rates? \_\_\_\_\_ . A . Coupon rate B . Yield to maturity C . Current yield D . Discount yield

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