

_____ refers to the unique psychological characteristics that distinguish an individual or group.

- a. Self-awareness
- b. Attitude
- c. Perception
- d. Belief
- e. Personality

Clear my choice

Question 12

Not yet answered

Marked out of 1.00

🚩 Flag question

Question 16

Not yet answered

Time left 0:19:42

Marked out of 1.00

Flag question

When people withdraw money from their deposits in the banking system, the:

- a. Excess reserves of the banking system will decrease
- b. Excess reserves of the banking system will not be affected
- c. Excess reserves of the banking system will increase
- d. Money supply will immediately decrease

[Clear my choice](#)**Question 17**

Not yet answered

Marked out of 1.00

Flag question

Which are liabilities to a bank?

- a. Demand and time deposits
- b. None of the answers is correct
- c. Property and capital stock
- d. Capital stock and reserves

[Clear my choice](#)**Question 18**

Not yet answered

Marked out of 1.00

Flag question

An asset's liquidity refers to its ability to be:

- a. A means of payment
- b. Increasing in value over time
- c. None of the answers is correct
- d. Bought and stored

[Clear my choice](#)

Question 14

Not yet answered

Marked out of 1.00

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Other things being equal, an expansion of commercial bank lending:

- a. Changes the composition, but not the size, of the money supply
- b. Increases the money supply
- c. Is desirable during a period of demand-pull inflation
- d. Reduces the money supply

[Clear my choice](#)

Question 15

Not yet answered

Marked out of 1.00

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Question 11

Not yet answered

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The Federal Reserve System performs the following functions, except:

- a. Issuing the paper currency in the economy
- b. Lending money to banks and thrifts
- c. None of the answers is correct
- d. Providing banking services to the general public

[Clear my choice](#)

Question 12

Not yet answered

Marked out of 1.00

🚩 Flag question

When a check is cleared against a bank, it will lose:

- a. Cash and securities
- b. Reserves and capital stock
- c. All answers is correct
- d. Checkable deposits and reserves

[Clear my choice](#)

Marked out of 1.00

Flag question

Time left 0:30:44

Money functions as a store of value if it allows you to:

- a. Increase your confidence in money
- b. Delay purchases until you want the goods
- c. Make exchanges in a more efficient manner
- d. None of the answers is correct

[Clear my choice](#)**Question 5**

Not yet answered

Marked out of 1.00

Flag question

Assume that the required reserve ratio is 20 percent. A business deposits a \$50,000 check at Bank A; the check is drawn against Bank B. What happens to the excess reserves at Bank A and Bank B?

- a. Decrease by \$10,000 at Bank A, and increase by \$10,000 at Bank B
- b. Increase by \$50,000 at Bank A, and decrease by \$50,000 at Bank B
- c. Decrease by \$50,000 at Bank A, and increase by \$50,000 at Bank B
- d. Increase by \$10,000 at Bank A, and decrease by \$10,000 at Bank B

[Clear my choice](#)**Question 6**

Not yet answered

Marked out of 1.00

Flag question

When bankers hold excess reserves:

- a. The money-creating potential of the banking system increases
- b. There is no change in the money-creating potential of the banking system
- c. The money-creating potential of the banking system decreases

Question 8

Not yet answered

Marked out of 1.00

🚩 Flag question

Ahmed deposits \$200 in currency in his checking account at a bank. This deposit is treated as:

- a. No change in the money supply because the \$200 in currency has been converted to a \$200 increase in checkable deposits
- b. A subtraction of \$200 from the money supply because the \$200 in currency is no longer in circulation
- c. None of the answers is correct
- d. An addition of \$200 to the money supply because of the creation of a checkable deposit of \$200

[Clear my choice](#)

Question 9

Not yet answered

Marked out of 1.00

🚩 Flag question

Question 2

Not yet answered

Marked out of 1.00

🚩 Flag question

A bank can get additional excess reserves by doing any of the following, except:

- a. Receiving additional deposits
- b. Borrowing from other banks
- c. Buying Treasury securities from the Fed
- d. Borrowing from the Fed

[Clear my choice](#)

Question 3

Not yet answered

Marked out of 1.00

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