Maximum Attempts: Question Type: Maximum Score: Question:	f 10 (2 Mediums of exchange 225789) 1ultiple Choice Vhich of the following best explains how a barter system works?	
A. Government plann producers. *B. Goods and service ise of money.	ners issue commands to all es are exchanged without the Correct! A barter system involves the exchange of goods and services.	ne dire
	ntrols the kinds of monetary	
Question 1b o	10 (2 Mediums of exchange 225790)	
Maximum Attempts: Question Type: Maximum Score: Question:	Nultiple Choice Which of the following involves the direct exchange of goods and se vithout the use of money as a medium of exchange?	ervice
>hoice *A. \lambda barter system B. \lambda free-market system C. \lambda government-pla		
	Global Incorrect Feedback The correct answer is: A barter system. In a barter system, goods and services are	
Question 1c of Maximum Attempts:	f 10 (2 Mediums of exchange 225791)	
Question Type: Maximum Score: Question: ;hoice	Iultiple Choice vnicn of the following best explains now the invention of money at arter system? Feedback	rected
 A. alue of goods use B. he invention of matter system The invention of matter system 	noney drastically reduced the ed in the barter system noney had no effect on the noney supplemented the barter ng a nonperishable medium of	edium
he invention of m	Ing a nonpenshable medium of exchange than most barter goods. noney completely replaced the h a free-market system Global Incorrect Feedback The correct answer is: The invention of money	
	supplemented the barter system by providing a nonperishable medium of exchange. Money is a more durable medium of exchange than most barter goods.	
Maximum Attempts: Question Type: Maximum Score:	f 10 (2 Mediums of exchange 225792) Iultiple Choice	
Question: `hoice A. `ommodity money B. Farter goods and farter goods		
* D. iat money and dig	declared to have value. Global Incorrect Feedback The correct answer is: Fiat money and digital	
	money. Digital money is a form of fiat money that only has value because it has been declared to have value.	
QUESTION 2D O Maximum Attempts: Question Type: Maximum Score: Question:	 1U (2 Mediums of exchange 225793) Multiple Choice Vhich of the following has no value except as a medium of exchange 	je?
:hoice A. Gold coins *B. Giat money C. Garter goods	Feedback Correct! Fiat money only has value the government declares that it has	
D. Jommodity money	Global Incorrect Feedback The correct answer is: Fiat money. Fiat money only has value because the government declares that it has value.	
Maximum Attempts:	f 10 (2 Mediums of exchange 225794)	
Question Type: Maximum Score: Ouestion:	1ultiple Choice 2 Vhich of the following is a form of fiat money that is commonly used Feedback Correct! Digital money exists only a numbers transmitted from computed	S
 *A. Digital money B. Commodity money C. Ion-perisnable model 	numbers transmitted from compute computer, and these numbers only value because the government dec they do.	r to have
D. Credit cards	Global Incorrect Feedback The correct answer is: Digital money. Digital money exists only as numbers transmitted from computer to computer, and these numbers only	
Question 3a o	f 10 (2 Mediums of exchange 225795)	
Question Type: Maximum Score:	1ultiple Choice Vinch of the following best explains the unreference between hat incommodity money?	
A. eople will value to sefulness.	Feedback y must be a precious metal that because of its beauty and y is used in a barter system	
 *C. Commodity money iurpose while fiat nedium of exchan Commodity money leclares that it ha 	s used in a free-market system. y can be used for some other money can only be used as a nge. y has value because someone as value while fiat money has Correct! Fiat money does not have in itself; it has value only as a medi exchange.	
alue in itself.	Global Incorrect Feedback The correct answer is: Commodity money can be used for some other purpose while fiat money can only be used as a medium of exchange. Fiat money does not have any value	
Ouestion 3b o	in itself; it has value only as a medium of exchange.	
Maximum Attempts: Question Type: Maximum Score: Question:	Iultiple Choice Which of the following most accurately explains why fiat money has	value
A. an be used for so	лие ресацуелся у у у у у у у у у у у у у у у у у у у	
	alue because the government as value. Correct! Fiat money does not have in itself; it has value only as a medi exchange.	um or
c. netal that people	in itself; it has value only as a medi exchange. alue because it is a precious value in itself. alue because it allows people to and services.	
 netal that people iat money has value 	in itself; it has value only as a medi exchange. alue because it is a precious value in itself. alue because it allows people to	um or
C. netal that people D. lat money has va arter for goods a Question 3c of Maximum Attempts:	in itself; it has value only as a medi exchange. alue because it is a precious value in itself. alue because it allows people to and services. GIODAI INCOFFECT FEEDDACK The correct answer is: Fiat money has value because the government declares that it has value. Fiat money does not have any value in itself; it has value only as a medium of exchange. f 10 (2 Mediums of exchange 225797)	
C. netal that people D. lat money has valuated for goods a later for goods a Autor for goods a Maximum Attempts: Question Type: Maximum Score: Question: 	f 10 (2 Mediums of exchange yhich of the following most accurately explains why commodity mo alue? Feedback	
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C. Inetal that people D. Iat money has value arter for goods a Question 3C Of Maximum Attempts: Question Type: Maximum Score: Question: A. Commodity money isefulness. B. Commodity money isefulness. B. Commodity money isefulness. B. Commodity money inctions as an eff *D. Choice Text A. Asset B. Liability C. Net worth Attempt Incorrect Feed incorrect and inctions as an eff *D. Choice Text *D. Choice	In itself; it has value only as a medial exchange. alue because it is a precious value in itself. alue because it allows people to and services. Image: Imag	ney ha
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Preview

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PREVIEW

I ne correct answer IS: Banks use excess reserves to make loans to customers so that they can make profits on the interest. Excess reserves are those assets above the required reserve ratio, which are assets that the bank is

Ouestion 6a of 10 (2 Banking system 225804) Maximum Attempts: Question Type: **Jultiple Choice**

	лосе		гееадаск
	o manage the economy by c upply.	ontrolling the money	
	o set the required reserve rain ited States.	atio for banks in the	
2.	o prevent the demand for wire bove 10 percent.	thdrawals from rising	
D.	o make sure customers don' ank fails.	t lose money if their	Correct! The FDIC is an insurance company that pays customers if their bank fails.
		Global Incorrect Fe	edback
		don't lose money if t	s: To make sure customers heir bank fails. The FDIC is ny that pays customers if
es xi	estion 6b of 10 (2 f mum Attempts: stion Type: 1ultiple 0 mum Score: stion: Vhich of	Choice	95) scribes the purpose of the Federal Reserve
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ues	tion: Vhich of anks du	the following best dear ring a bank run?	scribes how the Federal Reserve Bank helps
	Choice		Feedback
*A.	he Federal Reserve Bank car erm loan to banks to prevent ut of money.		Correct! The Fea has a large store of monetary reserves that can be used to make overnight loans to banks that are experiencing a high level of withdrawals.
в.	he Federal Reserve Bank act ompany that pays customers		
C.	he Federal Reserve Bank has ver a private bank if custom nany withdrawals.		
D.	he Federal Reserve Bank reg revent the demand for withd bove the required reserve ra	rawals from rising	
		Global Incorrect Fe	edback
		prevent them from r	short-term loan to banks to unning out of money. The
			e of monetary reserves that e overnight loans to banks
4axii Ques Aaxii	ESTION / A OT LU (1 E num Attempts: tion Type: Multiple C mum Score: tion: Vhich of	can be used to make that are experiencing withdrawals. Banking system 22580 Choice	e of monetary reserves that e overnight loans to banks g a high level of
laxii Ques Iaxii	num Attempts: tion Type: Multiple C mum Score: tion: Vhich of	can be used to make that are experiencing withdrawals. Banking system 22580 Choice	e of monetary reserves that e overnight loans to banks g a high level of
laxii Ques laxii Ques	num Attempts: tion Type: Multiple C mum Score:	can be used to make that are experiencing withdrawals. Banking system 22580 choice the following best des	e of monetary reserves that e overnight loans to banks g a high level of 07) scribes monetary policy?
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4axii Ques Aaxii	num Attempts: tion Type: Multiple C num Score: tion: Vhich of 'hoice legulating transactions in the narket	can be used to make that are experiencing withdrawals. Banking system 22580 choice the following best des currency exchange gn exchange rate	e of monetary reserves that e overnight loans to banks g a high level of 07) scribes monetary policy?

Global Incorrect Feedback I ne correct answer is: Managing the economy by controlling the money supply. Monetary policy is used to prevent the economy from heating up too fast or slowing down quickly.

Qu	estion 7b of	10 (1	Banking system 22580	8)
Maxir	num Attempts:			
Ques	tion Type:	lultiple	Choice	
Maxiı	mum Score:			
Ques	tion:		f the following governr supply in the United Sta	nent agencies is responsible for managing the ates?
	Choice			Feedback
-				Feedback
A.	he U.S. Mint			
В.	Congress			
*C.	[•] he Federal Reserv	e Bank		Correct! The Fed sets the required reserve ratio and controls interest rates.
D.	he Department of	the Treas	Sury	
			Global Incorrect Fe	edback
				s: The Federal Reserve he required reserve ratio : rates.
Ques Maxii	mum Attempts: tion Type: mum Score: tion:	Iultiple		tates is carried out primarily by which of the
zues			g agencies?	
	Choice			Feedback
Α.	he Department of	the Treas	Sury	
В.	he U.S. Mint			
C.	he Small Business	Associati	on	
*D.	⁻ he Federal Reserv	e Bank		Correct! The Fed sets the required reserve ratio and controls interest rates
			Global Incorrect Fe	edback
				s: The Federal Reserve he required reserve ratio : rates.
daxiı Ques Maxiı	ESTION &a Of mum Attempts: tion Type: mum Score: tion:	Multiple Vhich o		.0) scribes the purpose of raising and lowering the
	Choice	equired		Feedback
Α.			h by making it less let loans.	
*В.	o manage the ecollecreasing the amo			Correct! By raising and lowering the required reserve ratio, the Fed can increase or decrease the money supply, which enables the government to manage economic growth.
C.	o reguiate the acti n equitable distrib		Tvate panks to assure wealth.	

o make sure that government spending does not esult in either a surplus or deficit. D.

> Global Incorrect Feedback The correct answer is: To manage the economy by increasing or decreasing the amount of loans being made. By raising and lowering the required reserve ratio, the Fed can increase or decrease the money supply, which enables the government to manage economic growth.

Question 8b of 10 (2 Banking system 225811)

Maximum Attempts: **Question Type:** Maximum Score:

Multiple Choice

 $\ensuremath{\mathsf{V}}\xspace$ hich of the following best explains why raising the discount rate affects the

Ques	tion:	Vhich of the following best exp noney supply?	plains why raising the discount rate affects the
	Choice		Feedback
Α.		rate is high, banks have less ins because they make less s.	
в.	Vhen the discount r	ate is high, banks can loan	
*C.		rate is high, banks keep more avoid paying a lot to borrow	Correct! With a high discount rate, banks are taking a bigger risk by loaning out a lot of their reserves, so they generally keep more than the required reserve ratio to minimize their risk.
	Vhen the discount i	ate is high, banks are able to	

		avoid paying a lot to a high discount rate, risk by loaning out a	more reserves on hand to borrow from the Fed. With , banks are taking a bigger lot of their reserves, so more than the required mize their risk.
iestion 8c of	f 10 (2B	anking system 22581	2)
stion Type: imum Score: stion:	lultiple C		plains why raising the required reserve ratio
;hoice	esults in	a decrease in the mo	
Vhen the required ave less incentive nake less profit o Vhen the required	e to give loan In these loan	ans because they ns.	
nflation rate goes noney.	s up and peo	ople spend less	Correct! When banks aren't able to loan out
nust loan out a sr esulting in fewer Vhen the required	maller portio loans. d reserve rat	on of their reserves, tio is high, banks	as much money, there is less money in circulation.
harge higher inte		hat make loans less	edback
		reserve ratio is high, smaller portion of th fewer loans. When b	is: When the required , banks must loan out a eir reserves, resulting in panks aren't able to loan there is less money in
lestion 9a o	f 10 (2T	Freasury bonds 22581	.3)
imum Attempts: stion Type: imum Score:	Iultiple C	Choice	
stion:		the following best ex f the money supply?	plains why Treasury bonds have an effect on
he Federal Reser		h buy and sell these	Feedback Correct! By buying and selling Treasury bonds, the Fed can affect the amount of bank deposits, which influences the amount
The amount of Tre	easury bonds	s in circulation	of loans that are able to be made.
⁻ he government c harge lower taxe	can spend m s by using T	ore money and reasury bonds.	
he interest paid of he interest rates		bonds influences private banks. Global Incorrect Fe	edback
		Bank can buy and se lower bank deposits. Treasury bonds, the	is: The Federal Reserve ell these bonds to raise or . By buying and selling Fed can affect the amount hich influences the amount e to be made.
	f 10 (2T	Freasury bonds 22581	.4)
amum Attempts: action Type: timum Score:	Iultinle (hoice	
stion:		the following best de the money supply?	scribes the use of open market operations to
'hoice 'he government s ower taxes.	spends more	e money and charges	Feedback
[•] he Fed buys and •ond market.	sells Treasu	iry bonds in the	Correct! The Federal Reserve Bank can buy and sell Treasury bonds to raise or lower bank deposits
'rivate banks rais harged to custom		interest rates	
_	ors make pr	Treasury bonds in th	is: The Fed buys and sells ne bond market. The Federal uy and sell Treasury bonds
Currency speculate	f 10 (2 T Iultiple C Vhich of 1	Global Incorrect Fe The correct answer i Treasury bonds in th Reserve Bank can bu to raise or lower bar Treasury bonds 22581 Choice	Is: The Fed buys and sells the bond market. The Federal uy and sell Treasury bonds the denosits 5) 5)
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Currency speculation Currency speculation Decide money Decide money	f 10 (2 T Iultiple C Vhich of the Fed b Vs Treasury I ecreases, will vs Treasury I serve to ena- vs Treasury I serve to ena- vs Treasury I serve to ena- vs Treasury I	Global Incorrect Fe The correct answer i Treasury bonds in th Reserve Bank can bu to raise or lower bar Treasury bonds 22581 Choice the following best ex uvs Treasury bonds? bonds, the available hich drives up bond bonds, there are able overnight loans. bonds, the demand	Is: The Fed buys and sells the bond market. The Federal uy and sell Treasury bonds the denosite 5) 5)
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Currency speculation Currency speculation Decide money Decide money	f 10 (2 T Iultiple C Vhich of the Fed b vs Treasury lecreases, will vs Treasury less and for more vs Treasury less and vs T	Global Incorrect Fe The correct answer i Treasury bonds in th Reserve Bank can but to raise or lower bar reasury bonds 22581 Choice the following best ex- uvs Treasury bonds? bonds, the available hich drives up bond bonds, there are able overnight loans. bonds, the demand oney in general is bonds, it increases ople's bank accounts. Global Incorrect Fe The correct answer of Treasury bonds, it in deposits in people's Fed adds money to t	Since The Fed buys and sells be bond market. The Federal by and sell Treasury bonds by denosite 5 1 5 1 Eachback 5 2 Correct! When the Fed adds money to someone's bank balance, it is adding money to the money supply. edback Instrument the red buys balance, it is adding money to the money supply. edback Instrument the red buys balance, it is adding money to the money supply.
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Urrency speculation Pestion 9c of timum Attempts: Sistion Type: Simum Score: Sistion: Vhen the Fed buy upply of bonds do rices. Vhen the Fed buy nore bonds on rest Vhen the Fed buy or bond purchase ncreased. Vhen the Fed buy he amount of dep Iestion 10a timum Attempts:	f 10 (2 T Iultiple C Vhich of the Fed b Vs Treasury I vs Treasury I vs Treasury I vs Treasury I vs Treasury I vs Treasury I vs Treasury I osits in peo	Global Incorrect Fe The correct answer in Treasury bonds in the Reserve Bank can but to raise or lower bar Treasury bonds 22581 Choice the following best expuses the following best expuses bonds, the available hich drives up bond bonds, there are able overnight loans. bonds, the demand oney in general is bonds, it increases ople's bank accounts. Global Incorrect Fe The correct answer of Treasury bonds, it in deposits in people's Fed adds money to t 3 Treasury bonds 225 Choice the following actions	Since The Fed buys and sells be bond market. The Federal by and sell Treasury bonds by denosite 5 1 5 1 Eachback 5 2 Correct! When the money supply is increased when someone's bank balance, it is adding money to the money supply. edback Instrument the red buys balance, it is adding money to the money supply. edback Instrument the red buys balance, it is adding money to the money supply.
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Image: Stion State Stion State Stion Type: Stion Type: Stion Type: Stion: 'beice 'Vhen the Fed buy upply of bonds do rices. Vhen the Fed buy upply of bonds on residence Vhen the Fed buy oreased. 'h	f 10 (2 T Iultiple C Vhich of t he Fed b /s Treasury l /s Tr	Global Incorrect Fe The correct answer is Treasury bonds in the Reserve Bank can but to raise or lower bar reasury bonds 22581 Choice the following best ex uvs Treasury bonds? bonds, the available hich drives up bond bonds, there are able overnight loans. bonds, the demand oney in general is bonds, it increases ople's bank accounts. Global Incorrect Fe The correct answer of Treasury bonds, it in deposits in people's Fed adds money to st is adding money to the 3 Treasury bonds 225 Choice the following actions is adding money to the choice the following actions pply? ys Treasury bonds. atch of Treasury banks is decreased. It loans is lowered. Global Incorrect re The correct answer is new batch of Treasury banks is decreased. It loans is lowered. S Treasury bonds 225 The correct answer is new batch of Treasury banks is decreased. The correct answer is new batch of Treasury banks 225	S: The Fed buys and sells he bond market. The Federal and sell Treasury bonds by denneite 5) plains why the money supply is increased where Exactback Correct! When the Fed adds money to someone's bank balance, it is adding money to the money supply. edback The money supply. 816) 816) 816 Correct! By selling bonds, the government will take money out of circulation. S: The government sells a ry bonds. By selling bonds, the government will take money out of stake money out of
Currency speculation reign money Currency speculation reign money Currency speculation reign money Currency speculation reign money Currency speculation Stion Score: Stion: Vhen the Fed buy upply of bonds of rices. Vhen the Fed buy upply of bonds of rices. Vhen the Fed buy or bond purchase ncreased. Vhen the Fed buy he amount of department stion Type: Stion: Stio: Stion: <	f 10 (2 T Iultiple C Vhich of the Fed b /s Treasury leverases, will /s Treasury leverases, will /	Global Incorrect Fe The correct answer is Treasury bonds in the Reserve Bank can but to raise or lower bar Treasury bonds 22581 Choice the following best exponents bonds, the available hich drives up bond bonds, there are able overnight loans. bonds, the demand oney in general is bonds, it increases ople's bank accounts. Global Incorrect Fe The correct answer of Treasury bonds, it in deposits in people's Fed adds money to stand is adding money to the the following actions on the following actions on the following actions pply? Streasury bonds 225 Choice the following actions pply? Streasury bonds 225 Choice The correct answer is the correct answer is adding money to the the following actions pply? Streasury bonds 225 Choice The correct answer is the correct answer is the following actions atch of Treasury banks is decreased. at loans is lowered. The correct answer is the government will circulation. Choice the following actions at reasury bonds 225 Choice	S: The Fed buys and sells he bond market. The Federal and sell Treasury bonds by denneite 5) plains why the money supply is increased where Exactback Correct! When the Fed adds money to someone's bank balance, it is adding money to the money supply. edback The money supply. 816) 816) 816 Correct! By selling bonds, the government will take money out of circulation. S: The government sells a ry bonds. By selling bonds, the government will take money out of stake money out of
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GIODAI INCOFFECT FEEDDACK The correct answer is: The Fed buys millions of dollars in Treasury bonds. By buying Treasury bonds, the Fed increases the amount of money deposited in people's bank accounts, which increases the money supply.