

Chapter 11

The Banking System and the Money Supply

MULTIPLE CHOICE

1. When money is used to compare the costs of different goods and services, it is functioning as
- a. a unit of account
 - b. a means of payment
 - c. fiat money
 - d. a store of wealth
 - e. legal tender

ANS: A

2. If you use a check to purchase a textbook, the check is
- a. the unit of value
 - b. the means of payment
 - c. the means of payment and the unit of value
 - d. outside the monetary system
 - e. worth less than an equivalent amount of currency

ANS: B

3. The institution charged with creating and regulating the U.S. money supply is the
- a. U.S. Treasury
 - b. Federal Reserve System
 - c. Department of Commerce
 - d. Department of Weights and Measures
 - e. U.S. Mint

ANS: B

4. Gold, silver and furs, when used as money, are referred to as
- a. fiat money
 - b. precious money
 - c. paper currency
 - d. commodity money
 - e. exchange money

ANS: D

5. The primary reason that U.S. money has value is that it
- a. is backed by gold
 - b. is fiat money
 - c. is accepted by others in exchange for goods and services
 - d. is commodity money
 - e. has a fixed value established by the Federal Reserve

ANS: C

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Clifford Lane



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