

Financial Management: Core Concepts, 4e (Brooks)
Chapter 5 Interest Rates

5.1 How Financial Institutions Quote Interest Rates: Annual and Periodic Interest Rates

1) If you take out a loan from a bank, you will be charged _____.

- A) for principal but not interest
- B) for interest but not principal
- C) for both principal and interest
- D) for interest only

Answer: C

Diff: 1

Topic: 5.1 How Financial Institutions Quote Interest Rates: Annual and Periodic Interest Rates

AACSB: Written and Oral Communication

LO: 5.1 Discuss how financial institutions quote interest rates and compute the effective annual rate on a loan or investment.

2) A company selling a bond is _____ money.

- A) borrowing
- B) lending
- C) taking
- D) reinvesting

Answer: A

Diff: 1

Topic: 5.1 How Financial Institutions Quote Interest Rates: Annual and Periodic Interest Rates

AACSB: Written and Oral Communication

LO: 5.1 Discuss how financial institutions quote interest rates and compute the effective annual rate on a loan or investment.

Hmwrk Questions: * Taken from "Prepping for Exams" questions at the end of the chapter.

3) The phrase "price to rent money" is sometimes used to refer to _____.

- A) historical prices
- B) compound rates
- C) discount rates
- D) interest rates

Answer: D

Diff: 1

Topic: 5.1 How Financial Institutions Quote Interest Rates: Annual and Periodic Interest Rates

AACSB: Written and Oral Communication

LO: 5.1 Discuss how financial institutions quote interest rates and compute the effective annual rate on a loan or investment.

Financial Management Core Concepts Answers

Louis C. Gapenski



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