

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.

Hmwk 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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