

## Chapter 11

### The Banking System and the Money Supply

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#### MULTIPLE CHOICE

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

ANS: A

2. If you use a check to purchase a textbook, the check is
- the unit of value
  - the means of payment
  - the means of payment and the unit of value
  - outside the monetary system
  - 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
- U.S. Treasury
  - Federal Reserve System
  - Department of Commerce
  - Department of Weights and Measures
  - U.S. Mint

ANS: B

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

ANS: D

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

ANS: C

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**S Nieto**



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