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Principles of Managerial Finance, 14e (Gitman/Zutter)

Chapter 2 The Financial Market Environment

2.1 Understand the role that financial institutions play in managerial finance.

1) A financial institution is an intermediary that channels the savings of individuals, businesses, and governments into loans or investments.

Answer: TRUE

Diff: 1

Topic: Financial Institutions

Learning Obj.: LG 1

Learning Outcome: F-01

Question Status: Previous Edition

AACSB Tag: Analytic Skills

2) Commercial banks advise firms on major transactions such as mergers or financial restructurings.

Answer: FALSE

Diff: 1

Topic: Financial Institutions

Learning Obj.: LG 1

Learning Outcome: F-01

Question Status: Previous Edition

AACSB Tag: Analytic Skills

3) As a key participant in financial transactions, individuals are _____.

A) net demanders of funds because they save more money than they borrow

B) net users of funds because they save less money than they borrow

C) net suppliers of funds because they save more money than they borrow

D) net purchasers of funds because they save more money than they borrow

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