



AP Macro Topic 4.1 Financial Assets

Part 1 - Check Your Understanding- Answer the following questions.

1. Why do banks charge interest to borrowers?

Banks charge interest so they can get money after giving people loans.

2. What prevents any one bank from charging outrageously high interest rates for loans?

Banks compete to have reasonable interests to make more money.

3. Explain how a well-functioning financial system promotes long-run economic growth.

It gives people money to make businesses and promotes economic growth.

Part 2 - Check Your Understanding- For each individual, suggest one financial asset from the list provided appropriate for his/her circumstance and explain your reasoning.

checking account/cash
certificates of deposit

savings account
bonds

real estate
stocks (equities)

Bitcoin

4. Luke has \$700 that he doesn't need to spend at the moment. However, when he has \$1,500 he would like to buy a car. He's planning to have all the money within the next six months.

Savings account

5. Han is 25 years old and has \$10,000 and his goal is to double the value of his money. He isn't worried if his money declines in value in the short term.

Stocks

6. Rey has \$5,000 that she can save. She would like her money to increase in value but she's very risk averse. (She won't need access to this money for at least two years.)

CDD

7. Lando has \$10,000. He earns income by buying cars, fixing them up and selling them, so he needs access to his money because he always needs to be ready to buy a car when he finds a deal.

Checking Account

8. Lala received a \$250,000 inheritance from her uncle. She wants an asset that will continue to generate passive income for her for several decades but she is worried that there is a bubble in the stock market.

Real Estate

9. Steve is 65 years old and has been retired for the past two years. He has saved well for retirement and is now is happy to accept lower returns in favor of more security at this point in his life.

Bonds

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Answer Key

John Sloman, Alison Wride



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