

## Chapter 12 Test Bank - Static

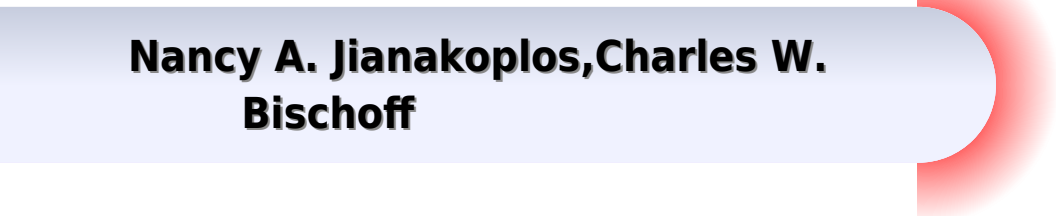
Student: \_\_\_\_\_

### Multiple Choice Questions

1. Conventional theories presume that investors \_\_\_\_\_, and behavioral finance presumes that they \_\_\_\_\_.
  - A. are irrational; are irrational
  - B. are rational; may not be rational
  - C. are rational; are rational
  - D. may not be rational; may not be rational
  - E. may not be rational; are rational
2. The premise of behavioral finance is that
  - A. conventional financial theory ignores how real people make decisions and that people make a difference.
  - B. conventional financial theory considers how emotional people make decisions, but the market is driven by rational utility maximizing investors.
  - C. conventional financial theory should ignore how the average person makes decisions because the market is driven by investors who are much more sophisticated than the average person.
  - D. conventional financial theory considers how emotional people make decisions, but the market is driven by rational utility maximizing investors and should ignore how the average person makes decisions because the market is driven by investors who are much more sophisticated than the average person.
  - E. None of the options are correct.
3. Some economists believe that the anomalies literature is consistent with investors'
  - A. ability to always process information correctly, and therefore, they infer correct probability distributions about future rates of return; and given a probability distribution of returns, they always make consistent and optimal decisions.
  - B. inability to always process information correctly, and therefore, they infer incorrect probability distributions about future rates of return; and given a probability distribution of returns, they always make consistent and optimal decisions.
  - C. ability to always process information correctly, and therefore, they infer correct probability distributions about future rates of return; and given a probability distribution of returns, they often make inconsistent or suboptimal decisions.
  - D. inability to always process information correctly, and therefore, they infer incorrect probability distributions about future rates of return; and given a probability distribution of returns, they often make inconsistent or suboptimal decisions.
4. Information processing errors consist of
  - I) forecasting errors.
  - II) overconfidence.
  - III) conservatism.
  - IV) framing.
  - A. I and II
  - B. I and III
  - C. III and IV
  - D. IV only
  - E. I, II, and III
5. Forecasting errors are potentially important because
  - A. research suggests that people underweight recent information.
  - B. research suggests that people overweight recent information.
  - C. research suggests that people correctly weight recent information.
  - D. research suggests that people either underweight recent information or overweight recent information depending on whether the information was good or bad.
  - E. None of the options are correct.

# Mankiw Chapter 12 Test Bank Proggo

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Bischoff**



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