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## Chapter 2 The Financial Market Environment

### ■ Instructor's Resources

Money and capital markets and their major components are introduced in this chapter. Firms need to raise capital in order to survive. Financial institutions give firms access to the money they need to grow. However, greed can drive financial managers and institutions to commit actions that get them into trouble and even force bankruptcy. These bankruptcies result in limited capital flows to firms and both they and the whole economy can suffer. Therefore, financial institutions and markets should be well regulated. The final section covers a discussion of the impact of taxation on the firm's financial activities.

### ■ Answers to Review Questions

1. The key participants in financial transactions are individuals, businesses, and governments. These parties participate both as suppliers and demanders of funds. Individuals are the net suppliers, which means that they save more dollars than they borrow, while both businesses and governments are net demanders because they borrow more than they save. One could say that individuals provide the excess funds required by businesses and governments.

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