Answer Key

Chapter 10

Chapter Test A

Part 1: Main Idea

1. a
2. c
3. b
4. a
5. b
6. a
7. a
8. c
9. b
10. d
11. c
12. d
13. a
14. c
15. b

Part 2: Interpreting Charts

16. b
17. d
18. c
19. c
20. a

Part 3: Extended Response

21. Such cards do not have the same government protections as funds stored in traditional bank accounts, such as savings or checking accounts. If the bank fails, the consumer could lose his or her money. And if the consumer loses the card, it probably won't be replaced.
22. They are becoming more abstract. Originally, most of objects used for money had value in themselves. Over time, objects that represent value began to be used; value was determined by the amount of trust people had in the government that issued the money. Today, many transactions are conducted without any physical money at all, by using electronic transfers of value from one account to another.

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