

etc. **ANSWER:** Adverse selection problem arise by asymmetric information before the transaction between the buyer and seller. In the credit card market, it occurs when potential borrowers are liabilities because of certain issues (bad credit/high risk) are the ones who most actively seek out a loan. To reduce the adverse selection problem, credit card can raise interest rates to help reduce and mitigate the risk of defaulting on loans.

However, higher interest rates will weaken the economy **Salvatore**

14: Spreadsheet Problem 1 An individual has to choose between investment A and investment B. The individual estimates that the income and probability of the income from each investment are as given in the following table:

Investment A		Investment B	
Income	Probability	Income	Probability
4000	0.2	4000	0.3
5000	0.3	6000	0.4
6000	0.3	8000	0.3
7000	0.2		

(a) Using Excel's statistical tools, calculate the standard deviation of the distribution of each investment. (b) Which of the two investments is more risky? (c) Which investment should the individual choose?

NOTE: Use table 14-4 as reference **ANSWER:** See SP7_1.1

Salvatore 14: Spreadsheet Problem 2 An individual is considering two investment projects. Project A will return a zero profit if conditions are poor, a profit of \$ 4 if conditions are good, and a profit of \$ 8 if conditions are excellent. Project B will return a profit of \$ 2 if conditions are poor, a profit of \$ 3 if conditions are good, and a profit of \$ 4 if conditions are excellent. The probability distribution of conditions is as follows:

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