

# Quiz: Marketplace Lending

Due Feb 10 at 3:30pm

Points 4

Questions 4

Time Limit 10 Minutes

## Instructions

This is an individual quiz with a 10 minutes limit. The quiz will be proctored using Proctorio.

## Attempt History

	Attempt	Time	Score
LATEST	<a href="#">Attempt 1</a>	4 minutes	4 out of 4

Score for this quiz: **4** out of 4

Submitted Feb 3 at 11:57am

This attempt took 4 minutes.

### Question 1

1 / 1 pts

Why **debt** crowdfunding (marketplace lending) is a lot more successful than **equity** crowdfunding?

- ☐ Shorter maturity
- ☐ Lower asymmetric information
- ☐ Less risky
- ☒ All of the answers are correct.

Correct!

### Question 2

1 / 1 pts

Match each feature with the corresponding type of lending.

Instant Lending Decision

Correct!

Marketplace Lending



Correct!

Application reviewed by a loan officer.

Traditional Lending



Correct!

Automated loan application review

Marketplace Lending



Correct!

Investor-based funding

Marketplace Lending



Correct!

Deposit-based funding

Traditional Lending



### Question 3

1 / 1 pts

On average, what are the characteristics of marketplace borrowers relative to borrowers from traditional lending?

☐ Travellers

Correct!

☒ Higher income

Correct!

☒ Younger

☐ Computer illiterate

### Question 4

1 / 1 pts

Using credit score to screen loan applications has a **disparate impact** on minority applicants.

☐ True

Correct!

☒ False

Quiz Score: **4** out of 4