



Macroeconomics

Unit 4 Practice Sheet

Part 1: Nominal v. Real Interest Rates- Answer the questions. Show your work.

1. Assume the nominal interest rate is 7% and inflation is 3%. What is the real interest rate?
4%
2. Assume the real interest rate is -2% and the inflation rate is 5%. What is the nominal interest rate?
3%
3. Assume the real interest rate is 4% and the nominal interest rate is 7%. What is the expected rate of inflation?
3%

Part 2 - Bank Balance Sheets- Use the balance sheet below to answer the questions.

Assets		Liabilities	
Required reserves	\$2,000	Demand deposits	\$20,000
Excess reserves	\$0		
Customer loans	\$7,000		
Government securities (bonds)	?		

4. Calculate the total amount of government securities this bank owns.
5. Calculate the required reserve ratio. Explain how you got your answer.
11%
6. Suppose that an individual deposits \$10,000 of cash into her checking account. What is the immediate effect of the cash deposit on the M1 measure of the money supply? Explain.
20,000 x 10% = 10%
7. What is the dollar value of the bank's required reserves after the \$10,000 cash deposit? Explain.
no effect
8. What is the dollar value of the bank's excess reserves immediately after the \$10,000 cash deposit? Explain.
2000
9. Calculate the maximum increase in the money supply as a result of the \$10,000 deposit. Show your work.
1000
 $1000 \times \frac{1}{0.1} = 10000$
10. What are two different behaviors that could prevent the money supply from increasing by the maximum amount?
excessive reserve. and increase ratio
11. Assume instead that the government buys \$10,000 of securities. What is the immediate effect on the M1 measure of the money supply? Explain.
12. Calculate the maximum increase in the money supply when the government buys \$10,000 of securities. Show your work.
increase supply. government put money direct to market
 $10000 \times 10 = 100000$
13. Will the demand deposits for this bank initially increase, decrease, or stay the same when the government buys \$10,000 of securities? Explain.
increase.
14. Assume customers withdraw more money from this bank than it has in reserves. What two options does the bank have to avoid becoming insolvent?
reserve more.

Unit 4 Macroeconomics Lesson2 Activity 37

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Advanced Placement Economics John S. Morton,Rae Jean B. Goodman,2003 **Resources in Education** ,1998

World Pass Advanced: Teacher's Edition Susan Stempleski,2005-10 To help students expand their fluency World Pass focuses on dynamic vocabulary building essential grammar and stimulating listening speaking reading and writing activities that emphasize the language they need for real world communication **Learning Directory** ,1970 **Bibliography of Agriculture with Subject Index** ,1995

Decoding **Unit 4 Macroeconomics Lesson2 Activity 37**: Revealing the Captivating Potential of Verbal Expression

In a time characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its ability to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "**Unit 4 Macroeconomics Lesson2 Activity 37**," a mesmerizing literary creation penned with a celebrated wordsmith, readers embark on an enlightening odyssey, unraveling the intricate significance of language and its enduring affect our lives. In this appraisal, we shall explore the book is central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

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