



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.
10%
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.
increase
7. What is the dollar value of the bank's required reserves after the \$10,000 cash deposit? Explain.
2000
8. What is the dollar value of the bank's excess reserves immediately after the \$10,000 cash deposit? Explain.
8000
9. Calculate the maximum increase in the money supply as a result of the \$10,000 deposit. Show your work.
8000 x 1/0.1 = 80000
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.
increase supply
12. Calculate the maximum increase in the money supply when the government buys \$10,000 of securities. Show your work.
10000 x 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 Activity 49 Answers

DP Hallahan



Unit 4 Macroeconomics Activity 49 Answers:

Advanced Placement Economics John S. Morton, 2003 The teacher guide accompanies the student activities books in macro and microeconomics for teaching collegelevel economics in AP Economics courses The publication contains course outlines unit plans teaching instructions and answers to the student activities and sample tests **Macroeconomics** Michael Parkin, Robin Bade, 2006 Basic Economics, Grades 5 - 8 Karl Biedenweg, Ph.D., 1999-03-01 Make money talk with Basic Economics for grades 5 and up This 80 page book helps students develop economic awareness and an awareness of resources and trade It includes 12 sections each with worksheets and Internet activities These sections introduce students to supply and demand the government's effects on economic behavior the economic cycle and global trade The book also includes an answer key reproducibles and review pages **Doing Business 2012** World Bank, 2011-10-18 Ninth in a series of annual reports comparing business regulations in 183 economies Doing Business 2012 measures regulations affecting 11 areas of everyday business activity starting a business dealing with construction permits employing workers registering property getting credit protecting investors paying taxes trading across borders enforcing contracts closing a business getting electricity The report updates all indicators as of June 1 2011 ranks countries on their overall ease of doing business and analyzes reforms to business regulation identifying which countries are strengthening their business environment the most Doing Business 2012 includes a new set of indicators on the time steps and cost for a private business to get an electricity connection The data on connection services can inform utilities regulators and governments seeking to strengthen the performance of the electricity sector Drawing on a now longer time series this year's report introduces a measure to illustrate how the regulatory environment for business has changed in each economy since Doing Business 2006 was published in 2005 A new distance to frontier measure complements the aggregate ranking on the ease of doing business which benchmarks each economy's current performance on the indicators against that of all other economies in the sample for a given year A fundamental premise of Doing Business is that economic activity requires good rules that are transparent and accessible to all Such regulations should be efficient striking a balance between safeguarding some important aspects of the business environment and avoiding distortions that impose unreasonable costs on businesses Where business regulation is burdensome and competition limited success depends more on whom you know than on what you can do But where regulations are relatively easy to comply with and accessible to all who need to use them anyone with talent and a good idea should be able to start and grow a business in the formal sector The Doing Business report which was started in 2003 has become one of the key ways in which the bank and other observers gauge business climate within developing countries The Financial Times Doing Business started as a way to encourage countries to reduce obstacles to entrepreneurship Developing countries compete to land a spot on the top 10 list of most improving countries because it is seen as a way to get attention and investment The Wall Street Journal Doing Business has succeeded in putting the issue of business red tape on the

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