



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 affect
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 Activity 4

TR Jain and VK Ohri



Unit 4 Macroeconomics Activity 4:

Advanced Placement Economics John S. Morton, 2003 The teacher guide accompanies the student activities books in macro and microeconomics for teaching college level economics in AP Economics courses The publication contains course outlines unit plans teaching instructions and answers to the student activities and sample tests **UGC NET Economics in English [Question Bank] Unit Wise / Topic Wise 5000 + [MCQ] Question Answer As Per New Updated Syllabus** DIWAKAR EDUCATION HUB ,2021-10-06 UGC NET Economics Unit Wise 5000 Practice Question Answer As Per New Updated Syllabus Second Edition MCQs Highlights Complete Units Cover Include All 10 Units Question Answer 500 Practice Question Answer Each Unit Total 5000 Practice Question Answer Try to take all topics MCQ Include Oriented Most Expected Question Answer As Per the New Updated Syllabus For More Details Call What s App 7310762592 7078549303 ,

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