



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 Lesson Activity 40

Albert A Gayle



Unit 4 Macroeconomics Lesson Activity 40:

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 The Journal of Economic Education ,1984 **Economics and the Environment** Curt L. Anderson, 1996 Teachers and students learn about the complementary relationship between their own economic wellbeing and the natural resources of the environment The lessons can be used in high school economics environmental studies social issues and natural science courses *Children and Their World* David A. Welton, John T. Mallan, 1999 Designed for preservice teachers this text consolidates social studies content into a framework for practical instruction and lesson planning It places social studies in a thoroughly modern context and explores how such factors as language diversity and standards at the local state and national level affect teachers The text retains its hallmark features such as model unit lessons teacher tested activities technology updates and authentic children s work and the Resource Handbook serves as a valuable tool for on the job use The emphasis on current topics includes coverage of constructivist learning cooperative learning service learning character education and the teaching of children with limited English proficiency Specific examples from the NCSS help students connect standards to the model lessons and activities presented in the text **Economic Aspects of Digital Information Technologies** Thomas Gries, Leena Suhl, 2012-12-06 The rapid development of information and communication technologies has been one of the major issues in the world economy of the last decade Especially the fast growth of the Internet has introduced completely new economic and related issues like world wide Electronic Commerce and its taxing telework activities distance learning and so on It has become possible to split organizations into small units which may form an electronically connected network taking new shapes in a flexible way Since the growth of the Internet has been fast and fairly uncontrolled a strong need for new laws sometimes called Cyberlaw has emerged On the other hand the individual skills of information technologies may be of critical importance to the success of a person in his or her professional career This book discusses several new aspects and economic impacts of digital information technologies A primer on Internet economics provides an introduction to the structure of the Internet and its economic issues Further related subjects are taxing of the world wide Electronic Commerce Cyberlaw learning with hypermedia and distance learning over the network We also discuss the general impact of information technologies on innovation dynamics labor demand and human capital depreciation Results of a recent survey on European telework activities give insight into rapid organizational changes due to the digitalization of economies General information technology related aspects like the need of a rapid transfer of new economic knowledge and semantic integration of online information are provided **Nonlinear Dynamics and Economics** William A. Barnett, Alan P. Kirman, Mark Salmon, 1996-10-28 This 1997 book presents developments in nonlinear economic dynamics along with related research from

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