

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

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

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

Calculate the total amount of government securities this bank owns.

1100

- Calculate the required reserve ratio. Explain how you got your answer.
- 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.
- 7. What is the dollar value of the bank's required reserves after the \$10,000 cash deposit? Explain.
- What is the dollar value of the bank's excess reserves immediately after the \$10,000 cash deposit?
   Explain.
- Calculate the maximum increase in the money supply as a result of the \$10,000 deposit. Show your work.
- 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, followed but musch direct to unfert 12. Calculate the maximum increase in the money supply when the government buys \$10,000 of securities. Show your work.
- 13. Will the demand deposits for this bank initially increase, decrease, or stay the same when the government buys \$10,000 of securities? Explain.
- 14. Assume customers withdraw more money from this bank then it has in reserves. What two options does the bank have to avoid becoming insolvent?

reserve more.

# **Unit 4 Macroeconomics Activity 4 4**

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Krämer, Heinz Kurz, H.-M. Trautwein, 2012-03-29 The essays in this Festschrift have been chosen to honour Harald Hagemann
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Macroeconomics Fred R. Glahe, 1985 Cover title Macro economics Includes bibliographical references and indexes

Unit 4 Macroeconomics Activity 4 4: Bestsellers in 2023 The year 2023 has witnessed a noteworthy surge in literary brilliance, with numerous compelling novels captivating the hearts of readers worldwide. Lets delve into the realm of topselling books, exploring the fascinating narratives that have charmed audiences this year. Unit 4 Macroeconomics Activity 4 4: Colleen Hoovers "It Ends with Us" This heartfelt tale of love, loss, and resilience has captivated readers with its raw and emotional exploration of domestic abuse. Hoover skillfully weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can triumph. Uncover the Best: Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This spellbinding historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids absorbing storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Discover the Magic: Delia Owens "Where the Crawdads Sing" This evocative coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens weaves a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting. These popular novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of compelling stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a guiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a masterful and thrilling novel that will keep you guessing until the very end. The novel is a warning tale about the dangers of obsession and the power of evil.

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