

# Macroeconomics Unit 4 Practice Sheet

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

- Assume the nominal interest rate is 7% and inflation is 3%. What is the real interest rate?
- 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 inflation2

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

| Assets   |                           | Liabilities     |          |
|--|---------------------------|-----------------|----------|
| Required reserves Excess reserves Customer loans Government securities (bonds) | \$2,000<br>\$0<br>\$7,000 | Demand deposits | \$20,000 |

Calculate the total amount of government securities this bank owns.

11000

- Calculate the required reserve ratio. Explain how you got your answer.
- 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 M3 measure of the money supply? Explain.

- 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? S Ovo
- Calculate the maximum increase in the money supply as a result of the \$10,000 deposit. Show your 8000 X -1 : 80000
- 10. What are two different behaviors that could prevent the money supply from increasing by the maximum amount? excusive reserve. weren't
- 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 government but makes diver to unker.

  12. Calculate the maximum increase in the money supply when the government buys \$10,000 of securities. Show your work.

Lo 600 X 100 = (000 000

- Will the demand deposits for this bank initially increase, decrease, or stay the same when the government buys \$10,000 of securities? Explain. ( Otcverse.
- 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? or serve morrer.

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#### **Table of Contents Economics Unit 4 Study Guide Answers**

- 1. Understanding the eBook Economics Unit 4 Study Guide Answers
  - The Rise of Digital Reading Economics Unit 4 Study Guide Answers
  - Advantages of eBooks Over Traditional Books
- 2. Identifying Economics Unit 4 Study Guide Answers
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
- 3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - ∘ Features to Look for in an Economics Unit 4 Study Guide Answers
  - User-Friendly Interface
- 4. Exploring eBook Recommendations from Economics Unit 4 Study Guide Answers
  - Personalized Recommendations
  - Economics Unit 4 Study Guide Answers User Reviews and Ratings
  - Economics Unit 4 Study Guide Answers and Bestseller Lists
- 5. Accessing Economics Unit 4 Study Guide Answers Free and Paid eBooks
  - Economics Unit 4 Study Guide Answers Public Domain eBooks
  - Economics Unit 4 Study Guide Answers eBook Subscription Services

- Economics Unit 4 Study Guide Answers Budget-Friendly Options
- 6. Navigating Economics Unit 4 Study Guide Answers eBook Formats
  - o ePub, PDF, MOBI, and More
  - Economics Unit 4 Study Guide Answers Compatibility with Devices
  - Economics Unit 4 Study Guide Answers Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Economics Unit 4 Study Guide Answers
  - Highlighting and Note-Taking Economics Unit 4 Study Guide Answers
  - Interactive Elements Economics Unit 4 Study Guide Answers
- 8. Staying Engaged with Economics Unit 4 Study Guide Answers
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Economics Unit 4 Study Guide Answers
- 9. Balancing eBooks and Physical Books Economics Unit 4 Study Guide Answers
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Economics Unit 4 Study Guide Answers
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Economics Unit 4 Study Guide Answers
  - Setting Reading Goals Economics Unit 4 Study Guide Answers
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Economics Unit 4 Study Guide Answers
  - Fact-Checking eBook Content of Economics Unit 4 Study Guide Answers
  - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
- 14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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