



# 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.*

# Macroeconomics Unit 2 Activity 2 4

**EMC/Paradigm Publishing, Henry  
Billings**



## Macroeconomics Unit 2 Activity 2 4:

*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 Capstone Robert W. Reinke, 1989 **General Economics for the CA Common Proficiency Test (CPT)** P. V. Raghavan, R. Vaithianathan, V. S. Murali, *Macroeconomics, 2000-2001* Don Cole, 1999-08 This is an informative anthology of contemporary newspaper magazine and journal articles that examine various topics in macroeconomics Study Guide for Use with Principles of Macroeconomics, First Canadian Edition Kam Hon Chu, Jane Waples, 2003 **Macroeconomics** Warren Lounsbury Smith, 1970 Macroeconomics Ralph T. Byrns, Gerald W. Stone, Jr., 1998-03-21 **Money, Credit and Price Stability** Paul Dalziel, 2000-10-26 Beginning with the development of credit money theory in the twentieth century Paul Dalziel derives a model that explains how interest rates are used by authorities to maintain price stability His conclusions suggest ways in which the current policy framework can be improved to promote growth without sacrificing that stability **Study Guide to Accompany Principles of Macroeconomics, Second Edition [by] N. Gregory Mankiw** N. Gregory Mankiw, David R. Hakes, 2000-08 To accomplish your course goals use this study guide to enhance your understanding of the text content and to be better prepared for quizzes and tests This convenient manual helps you assimilate and master the information encountered in the text through the use of practice exercises and applications comprehensive review tools and additional helpful resources **Canada**, 1984 **Advanced Placement Instructional Package: Macroeconomics student activities book** John S. Morton, 1989 Designed to assist high school teachers to teach undergraduate principles of economics courses to high school students as part of the Advanced Placement AP Program of the College Board Study Guide, Brief Principles of Macroeconomics, Third Edition, N. Gregory Mankiw David R. Hakes, 2004 *Macroeconomics* Roger A. Arnold, 2001 Offering a unique blend of solid theoretical content and student accessibility this text stands apart with its emphasis on intriguing applications that convey the prevalence of economics in everyday life By applying economics to phenomenon that students are familiar with and interested in this book demonstrates like no other text how economic analysis can be applied to virtually anything of interest thus helping students develop true economic intuition Additional student oriented features include a unique active learning format an emphasis on developing economic analysis skills and an outstanding visual program for exhibits and graphs Content highlights include balanced presentation of major macro theories a micro presentation that centers around the trilogy of objectives constraints and choices thorough integration of international topics and fully integrated Internet features that offer hands on exercises for exploring economics on line **Macroeconomics 5e** is also available in a micro split and both micro macro are in the principles text **Introduction to Economics** EMC/Paradigm Publishing, Henry Billings, 1988 The Journal of Economic Perspectives, 2001 This journal

attempts to fill a gap between the general interest press and other academic economics journals Its articles relate to active lines of economics research economic analysis of public policy issues state of the art economic thinking and directions for future research It also aims to provide material for classroom use and to address issues relating to the economics profession

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In a global driven by information and connectivity, the power of words has are more evident than ever. They have the capacity to inspire, provoke, and ignite change. Such could be the essence of the book **Macroeconomics Unit 2 Activity 2 4**, a literary masterpiece that delves deep into the significance of words and their affect our lives. Written by a renowned author, this captivating work takes readers on a transformative journey, unraveling the secrets and potential behind every word. In this review, we shall explore the book is key themes, examine its writing style, and analyze its overall impact on readers.

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