



# 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.  
*110%*
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.  
*2000 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.*

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