

2. Use your answers from above to complete Table 4-3.1. Round the values to two decimals (e.g., \$59.05). After you have completed the table, fill in the blanks in the statements that follow.



Table 4-3.1

Checkable Deposits, Reserves, and Loans in Seven Banks

Bank	New checkable deposits	10% required reserves	Loans
1	\$1,000.00	\$100.00	\$900.00
2	\$900.00		\$810.00
3		\$81.00	
4			\$656.10
5			
6		\$59.05	
7	\$531.44		\$478.30
All other banks combined			
Total for all banks	\$10,000.00		\$9,000.00

- (A) The original deposit of \$1,000 increased total bank reserves by \$ _____. Eventually, this led to a total of \$10,000 expansion of bank deposits, \$ _____ of which was because of the original deposit, while \$ _____ was because of bank lending activities.
- (B) If the required reserve had been 15 percent instead of 10 percent, the amount of deposit expansion would have been (*more / less*) than in this example.
- (C) If the fractional reserve had been 5 percent instead of 10 percent, the amount of deposit expansion would have been (*more / less*) than in this example.
- (D) If banks had not loaned out all of their excess reserves, the amount of deposit expansion would have been (*more / less*) than in this example.
- (E) If all loans had not been redeposited in the banking system, the amount of deposit expansion would have been (*more / less*) than in this example.

Macroeconomics Activity 3 4 Sras

Frederic C. Menz,Mutti



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1. Understanding the eBook Macroeconomics Activity 3 4 Sras
 - The Rise of Digital Reading Macroeconomics Activity 3 4 Sras
 - Advantages of eBooks Over Traditional Books
2. Identifying Macroeconomics Activity 3 4 Sras
 - 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 Macroeconomics Activity 3 4 Sras
 - User-Friendly Interface
4. Exploring eBook Recommendations from Macroeconomics Activity 3 4 Sras
 - Personalized Recommendations
 - Macroeconomics Activity 3 4 Sras User Reviews and Ratings
 - Macroeconomics Activity 3 4 Sras and Bestseller Lists
5. Accessing Macroeconomics Activity 3 4 Sras Free and Paid eBooks
 - Macroeconomics Activity 3 4 Sras Public Domain eBooks
 - Macroeconomics Activity 3 4 Sras eBook Subscription Services
 - Macroeconomics Activity 3 4 Sras Budget-Friendly Options

6. Navigating Macroeconomics Activity 3 4 Sras eBook Formats
 - ePub, PDF, MOBI, and More
 - Macroeconomics Activity 3 4 Sras Compatibility with Devices
 - Macroeconomics Activity 3 4 Sras Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Macroeconomics Activity 3 4 Sras
 - Highlighting and Note-Taking Macroeconomics Activity 3 4 Sras
 - Interactive Elements Macroeconomics Activity 3 4 Sras
8. Staying Engaged with Macroeconomics Activity 3 4 Sras
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Macroeconomics Activity 3 4 Sras
9. Balancing eBooks and Physical Books Macroeconomics Activity 3 4 Sras
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Macroeconomics Activity 3 4 Sras
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Macroeconomics Activity 3 4 Sras
 - Setting Reading Goals Macroeconomics Activity 3 4 Sras
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Macroeconomics Activity 3 4 Sras
 - Fact-Checking eBook Content of Macroeconomics Activity 3 4 Sras
 - 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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