



# 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.  
*increase 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.  
*2000*  
 $2000 \times \frac{1}{0.1} = 20000$
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 5 Lesson 3 Activity 46 Key

**John S. Morton**



**Macroeconomics Unit 5 Lesson 3 Activity 46 Key:**

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      **Technometrics** ,2004

This book delves into Macroeconomics Unit 5 Lesson 3 Activity 46 Key. Macroeconomics Unit 5 Lesson 3 Activity 46 Key is a vital topic that needs to be grasped by everyone, from students and scholars to the general public. The book will furnish comprehensive and in-depth insights into Macroeconomics Unit 5 Lesson 3 Activity 46 Key, encompassing both the fundamentals and more intricate discussions.

1. The book is structured into several chapters, namely:
    - Chapter 1: Introduction to Macroeconomics Unit 5 Lesson 3 Activity 46 Key
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    - Chapter 3: Macroeconomics Unit 5 Lesson 3 Activity 46 Key in Everyday Life
    - Chapter 4: Macroeconomics Unit 5 Lesson 3 Activity 46 Key in Specific Contexts
    - Chapter 5: Conclusion
  2. In chapter 1, the author will provide an overview of Macroeconomics Unit 5 Lesson 3 Activity 46 Key. This chapter will explore what Macroeconomics Unit 5 Lesson 3 Activity 46 Key is, why Macroeconomics Unit 5 Lesson 3 Activity 46 Key is vital, and how to effectively learn about Macroeconomics Unit 5 Lesson 3 Activity 46 Key.
  3. In chapter 2, this book will delve into the foundational concepts of Macroeconomics Unit 5 Lesson 3 Activity 46 Key. This chapter will elucidate the essential principles that must be understood to grasp Macroeconomics Unit 5 Lesson 3 Activity 46 Key in its entirety.
  4. In chapter 3, this book will examine the practical applications of Macroeconomics Unit 5 Lesson 3 Activity 46 Key in daily life. This chapter will showcase real-world examples of how Macroeconomics Unit 5 Lesson 3 Activity 46 Key can be effectively utilized in everyday scenarios.
  5. In chapter 4, the author will scrutinize the relevance of Macroeconomics Unit 5 Lesson 3 Activity 46 Key in specific contexts. The fourth chapter will explore how Macroeconomics Unit 5 Lesson 3 Activity 46 Key is applied in specialized fields, such as education, business, and technology.
  6. In chapter 5, the author will draw a conclusion about Macroeconomics Unit 5 Lesson 3 Activity 46 Key. This chapter will summarize the key points that have been discussed throughout the book.
- The book is crafted in an easy-to-understand language and is complemented by engaging illustrations. It is highly recommended for anyone seeking to gain a comprehensive understanding of Macroeconomics Unit 5 Lesson 3 Activity 46 Key.

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