



# 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 5 Lesson Activity 46

**Mark Steyvers**



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## **Table of Contents Macroeconomics Unit 5 Lesson Activity 46**

1. Understanding the eBook Macroeconomics Unit 5 Lesson Activity 46
  - The Rise of Digital Reading Macroeconomics Unit 5 Lesson Activity 46
  - Advantages of eBooks Over Traditional Books
2. Identifying Macroeconomics Unit 5 Lesson Activity 46
  - 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 Unit 5 Lesson Activity 46
  - User-Friendly Interface
4. Exploring eBook Recommendations from Macroeconomics Unit 5 Lesson Activity 46
  - Personalized Recommendations
  - Macroeconomics Unit 5 Lesson Activity 46 User Reviews and Ratings
  - Macroeconomics Unit 5 Lesson Activity 46 and Bestseller Lists
5. Accessing Macroeconomics Unit 5 Lesson Activity 46 Free and Paid eBooks
  - Macroeconomics Unit 5 Lesson Activity 46 Public Domain eBooks
  - Macroeconomics Unit 5 Lesson Activity 46 eBook Subscription Services
  - Macroeconomics Unit 5 Lesson Activity 46 Budget-Friendly Options

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6. Navigating Macroeconomics Unit 5 Lesson Activity 46 eBook Formats
    - ePub, PDF, MOBI, and More
    - Macroeconomics Unit 5 Lesson Activity 46 Compatibility with Devices
    - Macroeconomics Unit 5 Lesson Activity 46 Enhanced eBook Features
  7. Enhancing Your Reading Experience
    - Adjustable Fonts and Text Sizes of Macroeconomics Unit 5 Lesson Activity 46
    - Highlighting and Note-Taking Macroeconomics Unit 5 Lesson Activity 46
    - Interactive Elements Macroeconomics Unit 5 Lesson Activity 46
  8. Staying Engaged with Macroeconomics Unit 5 Lesson Activity 46
    - Joining Online Reading Communities
    - Participating in Virtual Book Clubs
    - Following Authors and Publishers Macroeconomics Unit 5 Lesson Activity 46
  9. Balancing eBooks and Physical Books Macroeconomics Unit 5 Lesson Activity 46
    - Benefits of a Digital Library
    - Creating a Diverse Reading Collection Macroeconomics Unit 5 Lesson Activity 46
  10. Overcoming Reading Challenges
    - Dealing with Digital Eye Strain
    - Minimizing Distractions
    - Managing Screen Time
  11. Cultivating a Reading Routine Macroeconomics Unit 5 Lesson Activity 46
    - Setting Reading Goals Macroeconomics Unit 5 Lesson Activity 46
    - Carving Out Dedicated Reading Time
  12. Sourcing Reliable Information of Macroeconomics Unit 5 Lesson Activity 46
    - Fact-Checking eBook Content of Macroeconomics Unit 5 Lesson Activity 46
    - 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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