



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 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 x 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.
increase supply. government put money direct to market
12. Calculate the maximum increase in the money supply when the government buys \$10,000 of securities. Show your work.
10000 x 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 Sample Examination Answers

Judd E. Hollander



Macroeconomics Unit 5 Sample Examination Answers:

Whispering the Secrets of Language: An Mental Quest through **Macroeconomics Unit 5 Sample Examination Answers**

In a digitally-driven world where screens reign supreme and quick conversation drowns out the subtleties of language, the profound secrets and psychological nuances hidden within phrases usually go unheard. However, situated within the pages of **Macroeconomics Unit 5 Sample Examination Answers** a fascinating literary treasure pulsating with fresh thoughts, lies an extraordinary quest waiting to be undertaken. Composed by an experienced wordsmith, this wonderful opus invites visitors on an introspective journey, softly unraveling the veiled truths and profound impact resonating within ab muscles fabric of every word. Within the mental depths of this touching review, we shall embark upon a genuine exploration of the book is key styles, dissect their charming publishing type, and yield to the effective resonance it evokes deep within the recesses of readers hearts.

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