

Practice Exam 3 – Fall 2018

1. The use of money is more efficient than barter for conducting exchanges because:
 - a. the government has complete control over the use of money
 - b. using money increases transactions times and decreases specialization
 - c. barter makes it easier to compare the relative values of goods and services which helps consumers make better buying decisions
 - d. money does not require satisfying a double coincidence of wants which reduces transactions times.
2. Depositing part of your monthly income into a retirement account represents money functioning as a:
 - a. medium of exchange.
 - b. standard of trade.
 - c. store of value (store of wealth).
 - d. unit of account.
3. The requirement of a "double coincidence of wants" is the chief _____ of the _____ exchange system.
 - a. advantage; barter
 - b. advantage; monetary
 - c. disadvantage; barter
 - d. disadvantage; monetary
4. A bank with \$300 million in deposits has required reserves of _____ if the required reserve ratio is 10%.
 - a. \$3 million
 - b. \$10 million
 - c. \$30 million
 - d. \$300 million
5. Bank A has \$25,500 in required reserves. The required reserve ratio is 10 percent. Bank A has checkable deposits of
 - a. \$2,550.
 - b. \$255,000.
 - c. \$2,550,000.
 - d. \$25,500.

Macro Practice Exam

JR Anderson



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