

Includes Answer Key!

Macroeconomics Study Guide – ANSWER KEY

Unit 4: Financial Sector

4.1 – Financial Assets

Define liquidity

liquidity describes how easily an asset can be put to use in a liquid market

What is a bond?

A bond represents a promise by a borrower (or a government, municipality, and states)

Describe why bond prices and interest rates are higher interest rates mean a greater rate of return will earn to buy them instead of potential bonds. Describe the financial sector.

The financial sector is made up of institutions that

4.2 – Nominal vs Real Interest Rates

Write the equation for nominal interest rate

Write the equation

And in the supply

Year	Real GDP	Price Level	Real GDP	Price Level
2010	100	100	100	100
2011	105	105	105	105
2012	110	110	110	110
2013	115	115	115	115
2014	120	120	120	120
2015	125	125	125	125
2016	130	130	130	130
2017	135	135	135	135
2018	140	140	140	140
2019	145	145	145	145
2020	150	150	150	150

4.3 – Definition, why

and the three types

- **Monetary policy**
- **Supply of money**
- **Cost of money**

Define money

Money is all assets that

What is included in

M1, money supply

What is included in

M2, money supply

List the factors of money demand

- Change in income
- Change in interest rates
- Change in technology

List the factors of money supply

- Change in reserves
- Change in the discount rate
- Open market operations

4.4 – Monetary Policy

What is monetary policy?

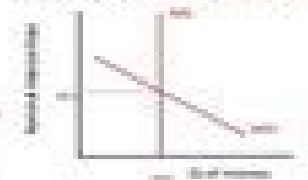
When a central bank manipulates the money supply to adjust

interest rates and influence the level of aggregate

demand. It is the primary responsibility of the central bank.

What is the goal of the monetary policy? The primary goal is to maintain price stability and low unemployment.

Draw the demand and supply of money. Label the equilibrium interest rate.

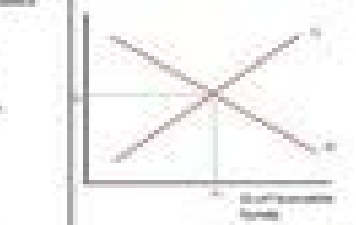


Interest rates will increase for the money

supply will increase or decrease

Monetary policy will increase or decrease

What is the equilibrium interest rate? Label the equilibrium interest rate.



4.5 – Banking and the Financial System

Describe the different financial institutions

What is a commercial bank?

What are required reserves?

The amount of reserves that banks must hold as a percentage of deposits.

What is a fractional reserve banking?

Banks must hold a portion of deposits as reserves and can lend out the rest.

Write the equation for the money multiplier

Use the money multiplier to calculate the money supply

Assume the required reserve ratio is 10%. How much

money can be created from a \$100 million deposit?

Money multiplier = 1 / (1 - reserve ratio)

Money multiplier = 1 / (1 - 0.10) = 1.11

What is the equilibrium interest rate of the money market? Label the equilibrium interest rate.

Assume a commercial bank has \$100 million in deposits. How much money can it create?

Money multiplier = 1.11, so the bank can create \$111 million in new money.

What is the money multiplier? Calculate the money multiplier and the money supply.

Money multiplier = 1.11, so the bank can create \$111 million in new money.

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Asset	Liability	Equity	Total
Reserves	Deposits	Owner's Equity	Total Assets
100,000	100,000	100,000	300,000
100,000	100,000	100,000	300,000
100,000	100,000	100,000	300,000
100,000	100,000	100,000	300,000
100,000	100,000	100,000	300,000
100,000	100,000	100,000	300,000
100,000	100,000	100,000	300,000
100,000	100,000	100,000	300,000
100,000	100,000	100,000	300,000

Three pages covering ALL topics in Unit 4



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M Tight



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web 2 locate ducts against wall or maximum of 51 mm away from wall 3 each wall anchor shall satisfy the following criteria unless other analysis is made a tensile load $3.8 \times$ duct weight safety factor 4 b shear load $\times 1.2 \times$ duct weight safety factor 4 figure 4 8m support from wall hvac duct construction standards metal and flexible

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