

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 liquid

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 want 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 the

Write the equation

And in the supply and

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 funding

- **Definition of**
- **Source of**
- **Cost of**

Define money

Money is all assets that

What is included in

M1, money supply in

What is included in

M2, money supply in

List the factors of money demand

- Change in income
- Change in interest rates
- Change in money

List the factors of money supply

- Change in income
- Change in interest rates
- Change in money

4.4 – Monetary Policy

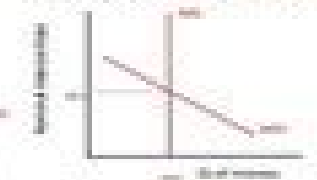
What is monetary policy?

When a central bank manipulates the money supply to adjust

interest rates and influence the level of aggregate

What is the Fed's target? If the economy is in a recession, the Fed will increase the money supply and decrease interest rates to stimulate the economy.

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



Interest rates will increase for the Fed to

Interest rates will decrease for the Fed to

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4.5 – Banking and the Function of the Money Supply

Describe the different financial institutions

Define a checking account

Define a savings account

Define a money market account

Define a certificate of deposit

Define a time deposit

Define a demand deposit

Define a checking account

Define a savings account

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Account Type	Interest Rate	Minimum Deposit	Withdrawal Limit
Checking	0.01%	\$100	\$500
Savings	0.05%	\$100	\$500
Money Market	0.10%	\$100	\$500
Certificate of Deposit	0.20%	\$100	\$500
Time Deposit	0.30%	\$100	\$500
Demand Deposit	0.40%	\$100	\$500

Draw the money supply and demand

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Three pages covering ALL topics in Unit 4



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