

## THE GREAT DEPRESSION AND NEW DEAL STUDY GUIDE

Read over and complete the following study guide. In addition read over the notes from class and homework

### Format of test

1. multiple choice questions
2. Short answer questions
3. Essay question

### Causes of the Great Depression

- The Great Depression was a period of severe economic hardship lasting from 1929 to World War II. A combination of factors caused the Great Depression. Three of the most important causes were:

*1) Over speculation in stocks using borrowed money that could not be repaid when the stock market crashed in 1929 and stock prices collapsed*

- **Speculation** is the act of buying something at a low price in the hope of reselling it later at a profit. One way people make money off stocks is through speculation. They buy them at one price. Then when the stock's price goes up, they sell their stock at a profit.
- Between 1920 and 1929 prices on the New York Stock Exchange, the nation's largest stock market, steadily increased. As a result, stock market speculators became very wealthy. Many of them realized if they borrowed money, then they could buy even more stock. After these investors sold their stock, they could repay their loans and still clear larger profits. This practice of buying stock on credit was called buying stock on margin.
- Margin buying led to **over speculation** in the stock market. When the market dropped, investors who had bought stock on credit found themselves in a difficult position. The terms of their loans allowed their creditors to demand enough money to cover the stock's original value. This forced investors to sell even more stock, which caused stock prices to drop even further. This downward cycle continued until the New York Stock Exchange crashed.

*2) The Federal Reserve's failure to prevent widespread collapse of the nation's banking system in the late 1920s and early 1930s, leading to severe contraction in the nation's supply of money in circulation*

- The Federal Reserve System functions as the central bank of the United States. **The Federal Reserve Act created the Federal Reserve Bank system in 1913.** This law divided the United States into twelve Federal Reserve districts, each of which possesses a Federal Reserve Bank. **A Federal Reserve Bank is a banker's bank. Only banks can have accounts at a Federal Reserve Bank.** If a bank needs to borrow money, it may do so from the Federal Reserve Bank. However, a bank must pay interest on its loans from the Federal Reserve, just as individuals must pay interest if they borrow money from a bank. The Federal Reserve Board, appointed by the President of the United States, oversees the actions of the Federal Reserve Banks and sets the interest rate which banks must pay to borrow money from the Fed. **The Federal Reserve's power to set interest rates enables it to control the nation's money supply.** If the Federal Reserve Board believes the American economy is slowing down, it will cut interest rates and thereby encourage borrowing. On the other hand, if the Federal Reserve Board believes the economy is overheating and thereby causing inflation, then it will raise interest rates. (*Inflation means prices increase, and the dollar buys less.*)
- **When the stock market crashed in 1929, the Federal Reserve Board was unable to prevent it from triggering the Great Depression.** During the twenties, many banks had invested their savings deposits in the stock market. They had also loaned money to speculators who were buying stock on credit. When the market crashed, these individuals could not cover their loans. As a result, the banks lost the money, which they had loaned for stock speculation. Although the Federal Reserve Board had recognized in the late twenties that speculation was out of control and had tried to adjust interest rates accordingly, it could not protect individual banks from their unsound loan policies.
- Once banks began to fail, Americans began to lose confidence in the nation's entire banking system. **Thousands of Americans rushed to withdraw their savings from the banks, before they closed.** This action placed even more pressure on the nation's banks. As a result, during the first three years of the Great Depression, five thousand banks failed and nine million Americans lost their savings accounts. The Federal Reserve's failure to prevent widespread collapse of the nation's banking system in the late 1920s and early 1930s led to a severe contraction (reduction) in the nation's supply of money in circulation.

# The Great Depression Begins Worksheet Answer Key

**Michael Brown**



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