

Macroeconomics Unit 4 multiple choice/free response

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- 1: Bank regulation includes which of the following?
 - I. deposit insurance
 - II. capital requirements
 - III. reserve requirements
 - a. I only
 - b. II only
 - c. III only
 - d. I and II
 - e. I, II, and III
- 2: Bank reserves include which of the following?
 - I. currency in bank vaults
 - II. bank deposits held in accounts at the Federal Reserve
 - III. customer deposits in bank checking accounts
 - a. I only
 - b. II only
 - c. III only
 - d. I and II only
 - e. I, II, and III
- 3: Calculate the net present value of each of the three hypothetical projects described below. Assume the interest rate is 5%.
Project A: You receive an immediate payoff of \$1,000.
Project B: You pay \$100 today in order to receive \$1,200 a year from now.
Project C: You receive \$1,200 today but must pay \$200 one year from now.
Project A net present value: \$1,000
Project B net present value: $-\$100 + (\$1,200/1.05) = \$1,042.86$
Project C net present value: $\$1,200 - (\$200/1.05) = \$1,009.52$
- 4: The fraction of bank deposits actually held as reserves is the
 - a. reserve ratio.
 - b. required reserve ratio.
 - c. excess reserve ratio.
 - d. reserve requirement.
 - e. monetary base.
- 5: How long does the chair serve? 4 years. May be reappointed
- 6: How long do members serve? 14 year terms
- 7: How many members serve in this group? 12
- 8: How many members serve on the group? 7
- 9: How will each of the following affect the money supply through the money multiplier process? Explain.
 - a. People hold more cash.
 - b. Banks hold more excess reserves.
 - c. The Fed increases the required reserve ratio.It will decrease. Money held as cash does not support multiple dollars in the money supply.

It will decrease. Excess reserves are not loaned out and therefore do not expand the money supply.

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Puja Mehta



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