

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 form

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

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 things

- **Definition of**
- **Three of the**
- **Three of the**

Define money

Money is all assets

What is included in

the money supply

What is included in

the 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 income
- Change in the interest rate
- Open market operations under the fed discount window

4.4 – Monetary Policy

What is monetary policy?

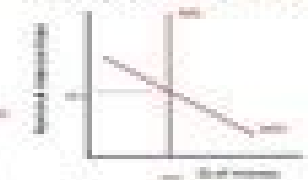
When a central bank manipulates the money supply to adjust

interest rates and influence the level of aggregate

What is the Fed's target? If the economy requires expansion, the money supply will increase, and interest rates will decrease

What is the Fed's target? If the economy requires contraction, the money supply will decrease, and interest rates will increase

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



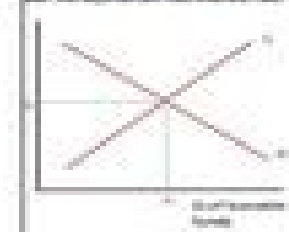
Interest rates will increase for expansion

Interest rates will decrease for contraction

Define the money market

What is the equilibrium interest rate?

Draw the money market



4.5 – Banking and the financial system

Describe the different financial institutions

Define a banking service: bank is providing services

What is a bank deposit?

Money is deposited in a bank account

What is a bank loan?

The amount of money that banks lend to borrowers

What is a bank's balance sheet?

Bank's assets and liabilities are equal

Write the equation for the bank's balance sheet

Assets = Liabilities + Equity

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Assets	Liabilities	Equity	Total
Reserves	Deposits	Owner's Equity	
100,000	100,000	100,000	300,000
200,000	200,000	200,000	600,000
300,000	300,000	300,000	900,000
400,000	400,000	400,000	1,200,000
500,000	500,000	500,000	1,500,000
600,000	600,000	600,000	1,800,000
700,000	700,000	700,000	2,100,000
800,000	800,000	800,000	2,400,000
900,000	900,000	900,000	2,700,000
1,000,000	1,000,000	1,000,000	3,000,000

What is the bank's balance sheet? The bank's assets and liabilities are equal

Assets = Liabilities + Equity

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