

d) 1,280; 0.41; 1.25 -Answer- c) 1,280; 0.082; 1

When the IOUs/receipts given by gold merchants to depositors were used to make purchases,

- a) existing banking laws were violated.
- b) the receipts became in effect paper money.
- c) the gold standard was created.
- d) a fractional reserve banking system was created. -Answer- b) the receipts became in effect paper money.

A \$70 price tag on a sweater in a department store window is an example of money functioning as a

- a) unit of account.
- b) store of value.
- c) standard of deferred payments.
- d) medium of exchange. -Answer- a) unit of account.

Suppose a certain bank is required to maintain a 30% minimum reserve ratio. If the bank keeps an excess reserve of \$5,000 with the Fed, then this information is consistent with the bank having

- a) \$20,000 in checking accounts and \$10,000 in reserves.
- b) \$90,000 in outstanding loans and \$35,000 in reserves.
- c) \$90,000 in checking accounts and \$32,000 in reserves.
- d) \$90,000 in checking accounts and \$35,000 in reserves. -Answer- c) \$90,000 in checking accounts and \$32,000 in reserves.

What is one significant characteristic of fractional reserve banking?

- a) Banks use deposit insurance for loans to customers.
- b) Banks hold a fraction of their loans in reserve.
- c) Banks can create money through lending their reserves.
- d) Bank loans will be equal to the amount of gold on deposit. -Answer- c) Banks can create money through lending their reserves.

Currency held in the vault of First National Bank is

- a) counted as part of M2 but not M1.
- b) counted as part of M1.
- c) only counted as part of M1 if it was deposited into a checking account.
- d) not counted as part of the money supply. -Answer- d) not counted as part of the money supply.

A strategy to reduce a bank's leverage ratio would include;

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Table of Contents Intermediate Macroeconomics Exam Questions

1. Understanding the eBook Intermediate Macroeconomics Exam Questions
 - The Rise of Digital Reading Intermediate Macroeconomics Exam Questions
 - Advantages of eBooks Over Traditional Books
2. Identifying Intermediate Macroeconomics Exam Questions
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Intermediate Macroeconomics Exam Questions
 - User-Friendly Interface
4. Exploring eBook Recommendations from Intermediate Macroeconomics Exam Questions
 - Personalized Recommendations
 - Intermediate Macroeconomics Exam Questions User Reviews and Ratings
 - Intermediate Macroeconomics Exam Questions and Bestseller Lists
5. Accessing Intermediate Macroeconomics Exam Questions Free and Paid eBooks
 - Intermediate Macroeconomics Exam Questions Public Domain eBooks
 - Intermediate Macroeconomics Exam Questions eBook Subscription Services
 - Intermediate Macroeconomics Exam Questions Budget-Friendly Options

6. Navigating Intermediate Macroeconomics Exam Questions eBook Formats
 - ePub, PDF, MOBI, and More
 - Intermediate Macroeconomics Exam Questions Compatibility with Devices
 - Intermediate Macroeconomics Exam Questions Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Intermediate Macroeconomics Exam Questions
 - Highlighting and Note-Taking Intermediate Macroeconomics Exam Questions
 - Interactive Elements Intermediate Macroeconomics Exam Questions
8. Staying Engaged with Intermediate Macroeconomics Exam Questions
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Intermediate Macroeconomics Exam Questions
9. Balancing eBooks and Physical Books Intermediate Macroeconomics Exam Questions
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Intermediate Macroeconomics Exam Questions
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Intermediate Macroeconomics Exam Questions
 - Setting Reading Goals Intermediate Macroeconomics Exam Questions
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Intermediate Macroeconomics Exam Questions
 - Fact-Checking eBook Content of Intermediate Macroeconomics Exam Questions
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements

- Interactive and Gamified eBooks

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