

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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