

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 a liquid market

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

Put in the numbers

Year	Real Interest Rate	Nominal Interest Rate
2010	1.5%	3.0%
2011	1.5%	3.0%
2012	1.5%	3.0%
2013	1.5%	3.0%
2014	1.5%	3.0%
2015	1.5%	3.0%
2016	1.5%	3.0%
2017	1.5%	3.0%
2018	1.5%	3.0%
2019	1.5%	3.0%
2020	1.5%	3.0%
2021	1.5%	3.0%
2022	1.5%	3.0%
2023	1.5%	3.0%
2024	1.5%	3.0%
2025	1.5%	3.0%
2026	1.5%	3.0%
2027	1.5%	3.0%
2028	1.5%	3.0%
2029	1.5%	3.0%
2030	1.5%	3.0%

4.3 – Definition, why

Write the three formulas

- $\text{Real Interest Rate} = \text{Nominal Interest Rate} - \text{Inflation Rate}$
- $\text{Nominal Interest Rate} = \text{Real Interest Rate} + \text{Inflation Rate}$
- $\text{Inflation Rate} = \text{Nominal Interest Rate} - \text{Real Interest Rate}$

Define money

Money is all assets that

What is included in

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List the factors of money demand

- Change in income
- Change in interest rates
- Change in technology

List the factors of money supply

- Change in reserves
- Change in the discount rate
- Open market operations under the fed's control

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

demand. It is the primary responsibility of the central bank.

What is the goal of the monetary policy? The central bank aims to achieve its goals by adjusting the money supply and interest rates.

What is the target of the monetary policy?

The central bank aims to achieve its goals by adjusting the money supply and interest rates.

What is the instrument of the monetary policy?

The central bank aims to achieve its goals by adjusting the money supply and interest rates.

What is the effect of the monetary policy?

The central bank aims to achieve its goals by adjusting the money supply and interest rates.

What is the result of the monetary policy?

The central bank aims to achieve its goals by adjusting the money supply and interest rates.

What is the outcome of the monetary policy?

The central bank aims to achieve its goals by adjusting the money supply and interest rates.

What is the impact of the monetary policy?

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What is the result of the monetary policy?

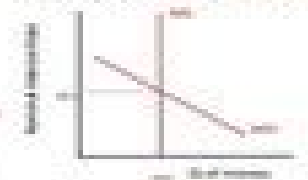
The central bank aims to achieve its goals by adjusting the money supply and interest rates.

What is the outcome of the monetary policy?

The central bank aims to achieve its goals by adjusting the money supply and interest rates.

What is the impact of the monetary policy?

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



What is the effect of an increase in the money supply?

An increase in the money supply shifts the supply curve to the right, leading to a lower equilibrium interest rate.

What is the effect of a decrease in the money supply?

A decrease in the money supply shifts the supply curve to the left, leading to a higher equilibrium interest rate.

What is the effect of an increase in the demand for money?

An increase in the demand for money shifts the demand curve to the right, leading to a higher equilibrium interest rate.

What is the effect of a decrease in the demand for money?

A decrease in the demand for money shifts the demand curve to the left, leading to a lower equilibrium interest rate.

What is the effect of an increase in the velocity of circulation?

An increase in the velocity of circulation shifts the demand curve to the right, leading to a higher equilibrium interest rate.

What is the effect of a decrease in the velocity of circulation?

A decrease in the velocity of circulation shifts the demand curve to the left, leading to a lower equilibrium interest rate.

What is the effect of an increase in the level of aggregate demand?

An increase in the level of aggregate demand shifts the demand curve to the right, leading to a higher equilibrium interest rate.

What is the effect of a decrease in the level of aggregate demand?

A decrease in the level of aggregate demand shifts the demand curve to the left, leading to a lower equilibrium interest rate.

What is the effect of an increase in the level of aggregate supply?

An increase in the level of aggregate supply shifts the supply curve to the right, leading to a lower equilibrium interest rate.

What is the effect of a decrease in the level of aggregate supply?

A decrease in the level of aggregate supply shifts the supply curve to the left, leading to a higher equilibrium interest rate.

What is the effect of an increase in the level of government spending?

An increase in the level of government spending shifts the demand curve to the right, leading to a higher equilibrium interest rate.

What is the effect of a decrease in the level of government spending?

A decrease in the level of government spending shifts the demand curve to the left, leading to a lower equilibrium interest rate.

What is the effect of an increase in the level of taxes?

An increase in the level of taxes shifts the demand curve to the left, leading to a lower equilibrium interest rate.

What is the effect of a decrease in the level of taxes?

A decrease in the level of taxes shifts the demand curve to the right, leading to a higher equilibrium interest rate.

What is the effect of an increase in the level of net exports?

An increase in the level of net exports shifts the demand curve to the right, leading to a higher equilibrium interest rate.

What is the effect of a decrease in the level of net exports?

A decrease in the level of net exports shifts the demand curve to the left, leading to a lower equilibrium interest rate.

What is the effect of an increase in the level of investment?

An increase in the level of investment shifts the demand curve to the right, leading to a higher equilibrium interest rate.

What is the effect of a decrease in the level of investment?

A decrease in the level of investment shifts the demand curve to the left, leading to a lower equilibrium interest rate.

What is the effect of an increase in the level of saving?

An increase in the level of saving shifts the supply curve to the right, leading to a lower equilibrium interest rate.

What is the effect of a decrease in the level of saving?

A decrease in the level of saving shifts the supply curve to the left, leading to a higher equilibrium interest rate.

What is the effect of an increase in the level of government debt?

An increase in the level of government debt shifts the demand curve to the right, leading to a higher equilibrium interest rate.

What is the effect of a decrease in the level of government debt?

A decrease in the level of government debt shifts the demand curve to the left, leading to a lower equilibrium interest rate.

Three pages covering ALL topics in Unit 4



Macroeconomics Study Packet

Lei Huang



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