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savings and loan institutions, savings banks, or other institutions that serve savers. not regulated by the Fed but must

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conform to the Fed's  
reserve requirements  
Check clearing a  
service offered by the  
Fed to record receipts  
and expenditures of  
bank clients

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The Federal Reserve  
Board of Governors in  
Washington DC. Board  
of Governors of the  
Federal Reserve  
System. The Federal  
Reserve, the central  
bank of the United  
States, provides the

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nation with a safe, flexible, and stable monetary and financial system.

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answer: a. With a required reserve ratio of 10% and no excess reserves, the money multiplier is  $1/.10 = 10$ . If the Fed sells \$1 million of bonds, reserves will decline by \$1 million and the money supply will contract by  $10 \times \$1 \text{ million} = \$10 \text{ million}$ .

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**ANSWER a With a required reserve ratio of 10 and no excess ...**

the actions the Federal Reserve takes to influence the level of real GDP and the rate of inflation in the economy Expansionary Monetary Policy Federal Reserve system actions to increase the money supply, lower interest rates, and expand real GDP; an easy money

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policy = Buying Bonds,  
Lowering the Discount  
Rate and Reserve  
Requirement

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Favors federal action.  
preempt. Take away.  
restraint. A  
requirement set by  
Congress that prohibits  
a state or local gov't  
from exercising a  
certain power.  
mandate. A federal

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order requiring a state to provide a service or undertake an activity in a manner that meets minimum national standards set by Congress.

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An unanticipated shift to a more expansionary monetary policy by the Fed will Selected  
Answer: a. reduce real interest rates, leading

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to an appreciation of the dollar and an expansion in net exports and aggregate demand. b. increase real interest rates and, thereby, reduce investment, current consumption,...

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Chapter 16: The Federal Reserve and Monetary Policy  
Section 3 . . . -The Fed's job is to consider

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various measures of the money supply and compare those figures with the likely demand for money. ... Explain why the Fed favors one monetary policy tool over the others.

## **Chapter 16: The Federal Reserve and Monetary Policy Section 3**

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The Federal Reserve  
uses reporting forms to  
collect data from bank  
holding companies,  
depository institutions,  
other financial and  
nonfinancial entities,  
and consumers

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Answer the following questions/define the following concepts in your own words.

Chapter 16: The Federal Reserve System/Monetary Policy  
1. Federal Reserve System: 2. The

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duties of the Fed include: 3. Monetary policy: 4. The FOMC: 5. The 3 goals of monetary policy are: 6. Expansionary monetary policy is used when: a.

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central bank a nation's  
main monetary  
authority monetary  
means "relating to  
money" Federal  
Reserve System is the  
central bank of the US  
currency coins and  
paper money Board of  
Governors supervises  
the operation of the  
Fed Federal Open  
Market Committee  
(FOMC) supervises the

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sales and purchase of  
government securities  
thrift institution a  
financial institution  
that ...

## **Economics Chapter 16: The Federal Reserve and Monetary ...**

Mrs. Kautzmann.  
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the questions on the worksheet and hand it in. (You may use FAQs to help you answer some of them) ...

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Fed.pdf (189k)  
Maureen Kautzmann,

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Bank of New York. The  
Fed also issues paper  
currency and takes

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worn or damaged bills out of circulation. The Fed provides banking services to banks. One service is check clearing, the process by which banks record whose account gives up money and whose account receives money when someone writes a check. The Fed sends out bank

## **The Federal Reserve and Monetary Policy CHAPTER 16**

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The Fed doesn't expand the money supply by dropping cash from helicopters. It does so through capital transfers to the largest banks. A major issue in this year's presidential campaign is the growing disparity between rich and poor, the 1% versus the 99%.



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