

Name: _____

Date: _____

Ch. 14 Money & Banking

RETEACHING ACTIVITY

Throughout history, money has taken many forms, from large stones to seashells to tobacco. Today, although most people use various forms of money every day, few stop to think about the function it serves.

Review your notes for Chapter 14, and list the three major functions of money. Beside each, explain why paper money serves that function better than commodity money, such as seashells.

1. _____
2. _____
3. _____

M1 and M2 are two broad measures used by economists to keep track of the money supply. For each of the following situations, assume M1 equals \$450 billion and M2 equals \$1,700 billion. In each case, calculate new totals for M1 and M2 on the changes indicated.

- | | | |
|---|------------|------------|
| 4. Checking deposits increase by \$12 billion | M1 = _____ | M2 = _____ |
| 5. Savings deposits increase by \$51 billion | M1 = _____ | M2 = _____ |
| 6. Money market fund balances decrease by \$8 billion | M1 = _____ | M2 = _____ |
| 7. A savings stock price increases by 15% | M1 = _____ | M2 = _____ |
| 8. Paper money in circulation is decreased by \$2 billion | M1 = _____ | M2 = _____ |

Money—coins, bills, checks—is something people take for granted. Consider the following situations and then answer the questions.

9. What do you think might happen to the value of money if the government sent a check for \$1 million to every person in the nation?

10. What do you think might happen if the government took all currency, checks, and credit cards out of circulation?

11. What do you think would happen to the economy if the government allowed private individuals and banks to print their own paper money as long as it was backed by gold?

12. Why do the currencies of different countries have different values?

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