

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?

Extra credit: \$1 (US) = 469 Costa Rican Colon (CRC) 1 (CRC) = \$_____ (US)

Reteaching Activity 14 Money Banking And The Fed

CL Gary



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Basic Economic Principles Sanford D. Gordon, Alan D. Stafford, 1989 *Money, Banking and the Federal Reserve System* Robert Reinke, National Awards Program for the Teaching of Economics, Joint Council on Economic Education, International Paper Company Foundation, 1977 **Working Woman**, 1993 **Barron's National Business and Financial Weekly** Clarence Walker Barron, 1962 The Dow Jones business and financial weekly *Money, Banking and the Federal Reserve System*, 1982 **Automated Statutory Reporter**, 1969 The Federal Reserve National Council on Economic Education, Board of Governors of the Federal Reserve System (U.S.), 1993 Ten lesson plans that deal with various concepts related to money banking and the Federal Reserve **Monthly Digest of Current Legislation**, 1969 **Who's who in American Education**, 1992 A Teacher's Guide to Money, Banking, and Credit Thomas O. Waage, 1955 *Money, Banking, and the Federal Reserve* Federal Reserve Bank of Chicago. Detroit Branch, 198? **The Federal Reserve**, 1993 Teaching package containing ten lesson plans that deal with various concepts related to money banking and the Federal Reserve *Understanding the Federal Reserve and Monetary Policy* Corona Brezina, 2011-12-15 Presents a history of the Federal Reserve discussing how the central bank came about what its purpose is and its role in the Great Recession of 2007 2010 **Money, Banking, and Finance** Jeanne Nagle, 2018-07-15 At the crux of the complex study of economics lies an entity that all students are readily familiar with money Understanding how currency and its corollaries banking and finance function within an economy is at the heart of this book The interconnected nature of these three sectors is highlighted throughout the separate chapters devoted to each individual topic Interesting supplemental material found in sidebars and a glossary chock full of key terms round out student learning Coverage complements the social studies curriculum dealing with national and global economics *Modern Money Mechanics* Federal Reserve Bank of Chicago, Federal Reserve Bank of Chicago Staff, 2009-01-30 What is money The purpose of this booklet published by the Federal Reserve Bank of Chicago is to describe the basic process of money creation through the fractional reserve banking system Money is such a routine part of everyday living that its existence and acceptance ordinarily are taken for granted A user may sense that money must come into being either automatically as a result of economic activity or as an outgrowth of some government operation But just how this happens all too often remains a mystery This official publication is published by the Federal Reserve Bank of Chicago but is now out of print from the original publisher **Discover The Dark Secrets of Private Banking and Federal Reserve (FED) by Learning The Art of Printing Money** Chris Diamond, Warning what you are about to learn is not taught in school or watched on TV This is a very important book on money banking and finance It will help you make more money invest wisely by managing debt and open your eyes to new possibilities in the world of business You ll learn how banks operate how to print your own money legally the history of banks FED and other private institutions how to make money in bad economy how taxes work and legal ways to pay little or no taxes how to manage debt

the role of politics in the monetary system and much more Grab your copy now [A Primer on Money](#) Wright Patman, Subcommittee on Domestic Finance of the House Banking and Currency Committee, 2018-02-07 We have what is known as the Federal Reserve Bank System That system is not owned by the Government Many people think that it is because it says Federal Reserve It belongs to the private banks private corporations So we have farmed out to the Federal Reserve Banking System that is owned exclusively wholly 100 percent by the private banks we have farmed out to them the privilege of issuing the Government's money If we were to take this privilege back from them we could save the amount of money that I have indicated in enormous interest charges Wright Patman Democratic representative from Texas The above quote was from a 1941 speech by U S congressman Wright Patman a fierce critic of the Federal Reserve A Primer on Money released in 1964 by the Congressional Subcommittee on domestic finance explains in Patman's introduction in simple everyday language how the US monetary system works and indicates where it needs reform It describes specifically What is money How is money created The role of the Federal Reserve System Money supply and Monetary policy Improvements in the Money System Although this publication is over fifty years old and changes have been made to the Federal Reserve System since then it is a testament to Patman's insights that this report is still relevant and important to today's discussion about the role of the Federal Reserve in the U S economy **Money, Banking, Gold, and Related Subjects for the Beginner** Clay C. Fisher, 1967 **Primer on Money** Wright Patman, House Banking and Currency Committee, 2018-02 We have what is known as the Federal Reserve Bank System That system is not owned by the Government Many people think that it is because it says Federal Reserve It belongs to the private banks private corporations So we have farmed out to the Federal Reserve Banking System that is owned exclusively wholly 100 percent by the private banks we have farmed out to them the privilege of issuing the Government's money If we were to take this privilege back from them we could save the amount of money that I have indicated in enormous interest charges Wright Patman Democratic representative from Texas The above quote was from a 1941 speech by U S congressman Wright Patman a fierce critic of the Federal Reserve A Primer on Money released in 1964 by the Congressional Subcommittee on domestic finance explains in Patman's introduction in simple everyday language how the US monetary system works and indicates where it needs reform It describes specifically What is money How is money created The role of the Federal Reserve System Money supply and Monetary policy Improvements in the Money System Although this publication is over fifty years old and changes have been made to the Federal Reserve System since then it is a testament to Patman's insights that this report is still relevant and important to today's discussion about the role of the Federal Reserve in the U S economy This report is essential reading for students of monetary policy academics policymakers journalists and anyone interested in learning about the basics of money and the Federal Reserve *Money, Banking, and the United States Economy*, 1971

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