

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 And Banking Answers

SJ Ball



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Table of Contents Reteaching Activity 14 Money And Banking Answers

1. Understanding the eBook Reteaching Activity 14 Money And Banking Answers
 - The Rise of Digital Reading Reteaching Activity 14 Money And Banking Answers
 - Advantages of eBooks Over Traditional Books
2. Identifying Reteaching Activity 14 Money And Banking Answers
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Reteaching Activity 14 Money And Banking Answers
 - User-Friendly Interface
4. Exploring eBook Recommendations from Reteaching Activity 14 Money And Banking Answers
 - Personalized Recommendations
 - Reteaching Activity 14 Money And Banking Answers User Reviews and Ratings
 - Reteaching Activity 14 Money And Banking Answers and Bestseller Lists
5. Accessing Reteaching Activity 14 Money And Banking Answers Free and Paid eBooks
 - Reteaching Activity 14 Money And Banking Answers Public Domain eBooks

- Reteaching Activity 14 Money And Banking Answers eBook Subscription Services
- Reteaching Activity 14 Money And Banking Answers Budget-Friendly Options
- 6. Navigating Reteaching Activity 14 Money And Banking Answers eBook Formats
 - ePub, PDF, MOBI, and More
 - Reteaching Activity 14 Money And Banking Answers Compatibility with Devices
 - Reteaching Activity 14 Money And Banking Answers Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Reteaching Activity 14 Money And Banking Answers
 - Highlighting and Note-Taking Reteaching Activity 14 Money And Banking Answers
 - Interactive Elements Reteaching Activity 14 Money And Banking Answers
- 8. Staying Engaged with Reteaching Activity 14 Money And Banking Answers
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Reteaching Activity 14 Money And Banking Answers
- 9. Balancing eBooks and Physical Books Reteaching Activity 14 Money And Banking Answers
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Reteaching Activity 14 Money And Banking Answers
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Reteaching Activity 14 Money And Banking Answers
 - Setting Reading Goals Reteaching Activity 14 Money And Banking Answers
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Reteaching Activity 14 Money And Banking Answers
 - Fact-Checking eBook Content of Reteaching Activity 14 Money And Banking Answers
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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