

Chapter 14 Practice Test

Multiple Choice

- _____ 1. The Federal Reserve
- is made up of 12 district banks and member banks.
 - is made up of district banks that operate independently from one another.
 - is managed by a 12-member board of directors.
 - was established in the 1930s.

To get its new Sacajawea dollar into circulation, the U.S. Mint has issued more than 500 million of the golden coins since the end of January, not only to banks, but also to Wal-Mart and Sam's club stores.

But in what may be the greatest coin trick ever, the dollars have all but vanished. People are making them into jewelry, auctioning them off on eBay, and leaving them under pillows on behalf of the tooth fairy—anything but spending them. . . . The Mint expects Sacajawea to be back in circulation by year-end, when more than a billion of the dollars will have been minted and the novelty, it hopes, will have worn off.

Source: *Kiplinger's Personal Finance Magazine*, July 2000.

- _____ 2. Based on the passage, Sacajawea dollars have disappeared because many people believe they are
- worth more as a commodity than as currency.
 - worth less than a dollar.
 - too numerous to have value as money.
 - not real money.

Reserve Requirements			
Bank Deposits	Required Reserve %	\$ Amount of Required Reserve	\$ Amount Bank May Loan
\$2,000,000	5%	P	Q
\$2,000,000	10%	R	S
\$2,000,000	15%	T	U

- _____ 3. What dollar amount should appear in place of the letter P in the table?
- \$1,000,000
 - \$100,000
 - \$1,900,000
 - \$190,000
- _____ 4. The Federal Reserve System was established in
- 1799.
 - 1863.
 - 1881.
 - 1913.

The Aztec in Central America used cacao beans, from which chocolate is made, as money. Prices varied from a few beans for a piece of fruit to several thousand for an enslaved person.

Aztec merchants had to take care when selling expensive items. Payment usually came stored in sacks, and the sacks might contain counterfeit money—bean husks filled with mud.

- _____ 5. Based on the passage, what type of money did the Aztec use?
- specie
 - fiat money
 - legal tender
 - commodity money

Chapter 14 Economics Test

Charles Watters Odell



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