

## 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

**M Lipman**



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## **Table of Contents Chapter 14 Economics Test**

1. Understanding the eBook Chapter 14 Economics Test
  - The Rise of Digital Reading Chapter 14 Economics Test
  - Advantages of eBooks Over Traditional Books
2. Identifying Chapter 14 Economics Test
  - 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 Chapter 14 Economics Test
  - User-Friendly Interface
4. Exploring eBook Recommendations from Chapter 14 Economics Test

- Personalized Recommendations
- Chapter 14 Economics Test User Reviews and Ratings
- Chapter 14 Economics Test and Bestseller Lists
- 5. Accessing Chapter 14 Economics Test Free and Paid eBooks
  - Chapter 14 Economics Test Public Domain eBooks
  - Chapter 14 Economics Test eBook Subscription Services
  - Chapter 14 Economics Test Budget-Friendly Options
- 6. Navigating Chapter 14 Economics Test eBook Formats
  - ePub, PDF, MOBI, and More
  - Chapter 14 Economics Test Compatibility with Devices
  - Chapter 14 Economics Test Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Chapter 14 Economics Test
  - Highlighting and Note-Taking Chapter 14 Economics Test
  - Interactive Elements Chapter 14 Economics Test
- 8. Staying Engaged with Chapter 14 Economics Test
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Chapter 14 Economics Test
- 9. Balancing eBooks and Physical Books Chapter 14 Economics Test
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Chapter 14 Economics Test
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Chapter 14 Economics Test
  - Setting Reading Goals Chapter 14 Economics Test
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Chapter 14 Economics Test

- Fact-Checking eBook Content of Chapter 14 Economics Test
  - 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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