



ANSWER KEY

Final Settlement After Planned Bank Run: A Change in Policy Responses to Encourage Banks to Implement Emergency Liquidity Assistance and Reduce Interest Rates

8a. Incentivizing banks to use the new system when they experience a liquidity crisis.

What are the following bank runs like now that the banking system is different?

8a. Run Risk Premium	Planners believe consumers expect the government to maintain normal interest rates, so interest rates are determined by market.
8b. Run Emergency Liquidity Assistance	Planners believe regular depositors have enough money to cover their government bonds, so consumers are less concerned about their liquidity.

What are bank runs like now?

8a. Run Risk Premium	Planners believe consumers expect the government to maintain normal interest rates, so interest rates are determined by market.
8b. Run Emergency Liquidity Assistance	Planners believe consumers expect the government to maintain normal interest rates, so consumers are less concerned about their liquidity.
8c. Run Interest Rates	Planners believe regular depositors have enough money to cover their government bonds, so consumers are less concerned about their liquidity.
8d. Run Interest Rates	Planners believe regular depositors have enough money to cover their government bonds, so consumers are less concerned about their liquidity.

What are bank runs like now?

8a. Run Risk Premium	Planners believe consumers expect the government to maintain normal interest rates, so interest rates are determined by market.
8b. Run Interest Rates	Planners believe consumers expect the government to maintain normal interest rates, so interest rates are determined by market.
8c. Run Interest Rates	Planners believe consumers expect the government to maintain normal interest rates, so interest rates are determined by market.

8a. Incentivizing banks to use the new system when they experience a liquidity crisis.

Planners expect consumers to keep money out of their checking accounts.

Planners believe consumers will keep money out of their checking accounts.

Planners believe consumers will keep money out of their checking accounts.

Planners believe consumers will keep money out of their checking accounts.

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