

CHAPTER 4: MONEY AND MONETARY POLICY

I. Money

I.1 Definition of Money (according to economists)

- The set of assets in an economy
- People regularly use (cash, debit cards,...)
- To buy goods and services from other people

I.2 Functions of money

- A medium of exchange: an item that buyers give to sellers when they want to purchase goods and services
- A unit of account: the yardstick people use to post prices and record debts
- A store of value: an item that people can use to transfer purchasing power from the present to the future. Money is not the only store of value in the economy, people can transfer purchasing power from the present to the future by holding nonmonetary assets such as stocks and bonds.
- *Conclusion:* Money is the most liquid asset available (liquidity: the ease with which an asset can be converted into the economy's medium of exchange)

II. Banks and the money supply

II.1 Basic concepts

- The money supply (MS): the quantity of money available in the economy.
- The money supply equals currency + demand deposits

C : the paper bills and coins in the hands of the public

D: balances in bank accounts that depositors can access on demand simply (easily getting money back and almost no interest-rate)

2.2 How Banks affect the money supply

- Reserves: Deposits that banks have received but have not loaned out
- Reserve ratio (rr): fraction of deposits that banks hold as reserves. It includes:
 - + minimum set by the central bank and excess reserves
 - + above the legal minimum.

Ex: $rr = 1/10$ (10% = 0.1) => lend 9/10 (90% = 0.9)

Chapter 4 Money In Review Answer Key

LL Leslie



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Whispering the Secrets of Language: An Psychological Journey through **Chapter 4 Money In Review Answer Key**

In a digitally-driven earth wherever screens reign supreme and quick connection drowns out the subtleties of language, the profound techniques and mental subtleties concealed within phrases often move unheard. Yet, located within the pages of **Chapter 4 Money In Review Answer Key** a charming fictional value sporting with organic emotions, lies an extraordinary quest waiting to be undertaken. Published by an experienced wordsmith, this charming opus invites visitors on an introspective journey, lightly unraveling the veiled truths and profound impact resonating within the fabric of each and every word. Within the emotional depths with this poignant review, we can embark upon a sincere exploration of the book is primary styles, dissect its interesting writing type, and succumb to the powerful resonance it evokes deep within the recesses of readers hearts.

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