

## 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

**William A. McClenaghan**



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## **Table of Contents Chapter 4 Money In Review Answer Key**

1. Understanding the eBook Chapter 4 Money In Review Answer Key
  - The Rise of Digital Reading Chapter 4 Money In Review Answer Key
  - Advantages of eBooks Over Traditional Books
2. Identifying Chapter 4 Money In Review Answer Key
  - 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 4 Money In Review Answer Key
  - User-Friendly Interface
4. Exploring eBook Recommendations from Chapter 4 Money In Review Answer Key
  - Personalized Recommendations
  - Chapter 4 Money In Review Answer Key User Reviews and Ratings
  - Chapter 4 Money In Review Answer Key and Bestseller Lists
5. Accessing Chapter 4 Money In Review Answer Key Free and Paid eBooks

- Chapter 4 Money In Review Answer Key Public Domain eBooks
  - Chapter 4 Money In Review Answer Key eBook Subscription Services
  - Chapter 4 Money In Review Answer Key Budget-Friendly Options
6. Navigating Chapter 4 Money In Review Answer Key eBook Formats
- ePub, PDF, MOBI, and More
  - Chapter 4 Money In Review Answer Key Compatibility with Devices
  - Chapter 4 Money In Review Answer Key Enhanced eBook Features
7. Enhancing Your Reading Experience
- Adjustable Fonts and Text Sizes of Chapter 4 Money In Review Answer Key
  - Highlighting and Note-Taking Chapter 4 Money In Review Answer Key
  - Interactive Elements Chapter 4 Money In Review Answer Key
8. Staying Engaged with Chapter 4 Money In Review Answer Key
- Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Chapter 4 Money In Review Answer Key
9. Balancing eBooks and Physical Books Chapter 4 Money In Review Answer Key
- Benefits of a Digital Library
  - Creating a Diverse Reading Collection Chapter 4 Money In Review Answer Key
10. Overcoming Reading Challenges
- Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
11. Cultivating a Reading Routine Chapter 4 Money In Review Answer Key
- Setting Reading Goals Chapter 4 Money In Review Answer Key
  - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Chapter 4 Money In Review Answer Key
- Fact-Checking eBook Content of Chapter 4 Money In Review Answer Key
  - 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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