

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)

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