

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

**Thomas M. Beveridge, Thomas H.
Beveridge**



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C.P.A. Review Answers, Covering Questions and Problems Presented in Book Entitled C.P.A. Review Clem Wetzell Collins, 1928

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Chapter 4 Money In Review Answer Key: Bestsellers in 2023 The year 2023 has witnessed a remarkable surge in literary brilliance, with numerous captivating novels captivating the hearts of readers worldwide. Lets delve into the realm of top-selling books, exploring the fascinating narratives that have captivated audiences this year. The Must-Read : Colleen Hoover's "It Ends with Us" This touching tale of love, loss, and resilience has captivated readers with its raw and emotional exploration of domestic abuse. Hoover expertly weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can succeed. Uncover the Best : Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This captivating historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids absorbing storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Discover the Magic : Delia Owens "Where the Crawdads Sing" This evocative coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens spins a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting. These top-selling novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of captivating stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a brilliant and gripping novel that will keep you guessing until the very end. The novel is a cautionary tale about the dangers of obsession and the power of evil.

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