

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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The Complete Eldercare Planner, Revised and Updated Edition Joy Loverde, 2009-04-14 The only guide you'll ever need to manage the care of your aging family FULLY REVISED AND UPDATED As our population shifts and ages the care needs for our elders continue to change and evolve Today's generation of family and professional caregivers faces new decisions and challenges as well as previously unavailable options This thoroughly revised and updated 2009 edition of *The Complete Eldercare Planner* equips you with reliable up to the minute information to help you plan and manage caring for your loved ones Comprehensive and detailed sensitive and realistic practical and accessible the 2009 edition provides even more tips on prioritizing and organizing caregiving tasks balancing work and family responsibilities and navigating the complex maze of eldercare services In addition to an expanded index of Internet resources and access to downloadable forms of key documents you'll find indispensable checklists worksheets step by step action plans lists of questions to ask low cost and free alternative resources and The Document Locator This new edition covers Getting started on creating a long term care plan Finding help especially if you live far away Managing the financial aspects Talking to elders about sensitive subjects Senior housing move or stay put Managing medications And many other topics of vital interest to anyone caring for an elder

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