

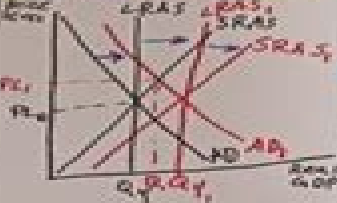
3 Causes of Inflation

1. **Govt prints too much money**
 - hyperinflation
 - too much money chasing too few goods
 - $M \uparrow \rightarrow P \uparrow$
2. **Demand - push inflation**
 - D push up prices
3. **Costs - push inflation**
 - higher production costs increase prices
 - negative supply shock

Why is AD shifted right?

1. **the wealth effect**
 - $P \downarrow$ reduces purchasing power
2. **Interest - Rate effect**
 - $P \downarrow$, interest rates higher, money is scarce, spending is reduced
3. **Foreign Trade effect**
 - when US $P \downarrow$ rises, less US goods bought

Economic growth



3 Functions of Money

1. A medium of exchange
2. A unit of account
3. A store of value

Liquidity - ease with which an asset can be converted into cash as a medium of exchange.
 $(M1) = \text{highest liquidity}$

$$\text{Money Multiplier} = \frac{1}{\text{reserve requirement (ratio)}}$$

3 Shifters of Money Supply

1. **the reserve requirement**
2. **the discount rate**
 - the interest rate that the FED charges commercial banks
3. **Open market operations**
 - when the FED buys or sells gov't bonds

$\uparrow$ Reserve Req. $\rightarrow M \downarrow$
 $\downarrow$ Reserve Req. $\rightarrow M \uparrow$

$\uparrow$ discount rate $\rightarrow M \downarrow$
 $\downarrow$ discount rate $\rightarrow M \uparrow$

FED buys bonds $\rightarrow M \uparrow$
 FED sells bonds $\rightarrow M \downarrow$

Monetary Policy

Balance of Payments (BoP) - summary of a country's international trade (current account & financial account)

$$\text{Trade Surplus} = X < M$$

$$\text{Trade Deficit} = X > M$$

Foreign Exchange and FOREX

Appreciation - $\uparrow$ in value of a country's currency with respect to a foreign currency

Depreciation - the loss of value of a country's currency with respect to a foreign currency

FOREX Shifters

1. Δ in tastes
2. Δ in relative income
3. Δ in inflation
4. Δ in P (exchange rate)

Fiscal Policy

1. **Expansionary fiscal policy**
 - $\uparrow$ gov't spending
 - $\downarrow$ tax rates
 - increase GDP & raise income tax
2. **Contractionary fiscal policy**
 - $\downarrow$ gov't spending
 - $\uparrow$ taxes
 - $\downarrow$ GDP & raise income tax

the multiplier effect!

Reasons we use fiscal policy

National Debt

Budget deficit - when a gov't expenses exceeds its income
 - borrowing

$$MPC = \frac{\Delta \text{ in consumption}}{\Delta \text{ in income}}$$

$$MPS = \frac{\Delta \text{ in savings}}{\Delta \text{ in income}}$$

$$\text{Spending Multiplier} = \frac{1}{MPS} \text{ OR } \frac{1}{1 - MPC}$$

$$\text{Total } \Delta \text{ in GDP} = \text{Multiplier} \times \Delta \text{ in spending}$$

$$\text{Simple Tax Multiplier} = MPC \times \frac{1}{MPS} \text{ OR } \frac{MPC}{MPS}$$

Commodity Money

- things as money & has intrinsic value
 ex) gold, silver

Fiat Money

- something as money & has no other use
 ex) coins, paper

Transaction demand & Asset demand

Reserve Ratio Rule

if bank wants to charge for 1 day loan of money

Current Account

1. Net exports
2. Investment income
3. Net transfers

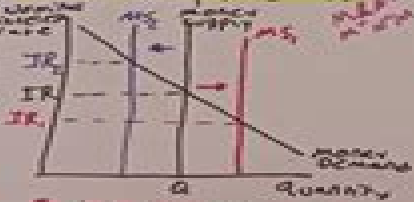
Financial Account

Financial assets

Net Capital Outflow

the difference between the purchase of foreign assets and domestic assets purchased by foreigners

The Money Market



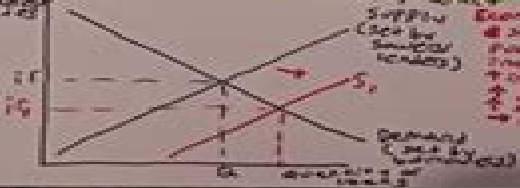
$\uparrow$ increase money supply $\rightarrow \uparrow$ in AD
 - occurs during recession
 - $\downarrow$ in interest rates
 - $\downarrow$ in inflation

Foreign Exchange Market



$\uparrow$ increase in demand for \$
 - $\uparrow$ exports
 - $\downarrow$ appreciation
 - AD falls

The Loanable Funds Market



Decrease in supply for money from economy
 - $\uparrow$ AD
 - $\uparrow$ LRAS

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Brian Reddington, Anaxos Inc.



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