

Monetary Policy Study Guide

Key Concepts

1. What are the two types of money?

Liquidity—ease with which an asset can be accessed and used as a medium of exchange

M1 (Highest Liquidity)-

- 1) Currency in circulation (cash)
- 2) Checking accounts
- 3) Traveler's checks

M2 (M1 + the following)-

- 1) Savings deposit
- 2) Time deposit
- 3) Money Market fund

2. What are the three functions of money?

Store of Value- money allows you to store purchasing power for future purchases

Unit of Account- money measures the value of all goods and services

Medium of Exchange- money can easily be used to buy goods and services w/ no complications of barter system (barter system—when goods and services are traded directly)

3. What are the two classifications of money? Know the composition of both.

Commodity Money- something that performs the function of money and has intrinsic value (gold, silver, cigarettes etc)

Fiat Money- something that serves as money but has no other value or uses (paper money, coins, digital currency)

4. What are stocks and bonds?

Bonds are loans that represent debt that the government or business must repay to a lender

- they have a term (ex 10 years), a set interest rate (ex 5%), and consist of regular payments to the lender

Stocks- represents ownership of a corporation; the stockholder is often entitled to a portion of the profit of the company

5. What is the relationship between bond prices and interest rates?

They are inversely related- as the cost of borrowing money increases (interest rates rise), bond prices usually fall

6. What are Bank Balance sheets? Describe the following, and identify as asset or liability.

- a. Required Reserves- the percent of the demand deposits that banks must hold by law (ex if I deposit \$100 and the RR is 10%, the bank must hold on to \$10)
 - this is an **asset** to the bank
- b. Excess Reserves- the amount of money that the bank can loan out in loans (from the same example above, if the bank must hold on to \$10, they can loan out \$90)
 - this is an **asset** to the bank

Monetary Policy Study Guide Key Concepts Answers

Yi-Tong Ma



Monetary Policy Study Guide Key Concepts Answers:

Enjoying the Track of Expression: An Mental Symphony within **Monetary Policy Study Guide Key Concepts Answers**

In a global used by screens and the ceaseless chatter of instantaneous transmission, the melodic beauty and psychological symphony produced by the published word often fade in to the back ground, eclipsed by the constant noise and interruptions that permeate our lives. Nevertheless, set within the pages of **Monetary Policy Study Guide Key Concepts Answers** an enchanting fictional value full of natural emotions, lies an immersive symphony waiting to be embraced. Constructed by a wonderful musician of language, this captivating masterpiece conducts readers on an emotional trip, well unraveling the hidden songs and profound impact resonating within each cautiously crafted phrase. Within the depths of this moving examination, we will examine the book is main harmonies, analyze its enthralling publishing design, and surrender ourselves to the profound resonance that echoes in the depths of readers souls.

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