

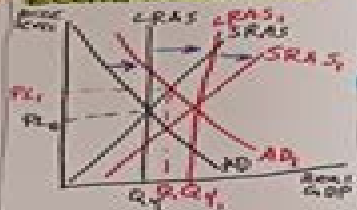
3. Causes of Inflation

1. **Govt prints too much money**
 - hyperinflation
 - the quantity theory
 - $M \uparrow \rightarrow P \uparrow$
 - inflation is an average increase in the price level over time
2. **Demand - pull inflation**
 - D goes up prices
3. **Cost - push inflation**
 - higher production costs increase prices
 - negative supply shock

Why is AD downshifted?

1. **the wealth effect**
 - $\uparrow$ PL reduces purchasing power
2. **Interest - Rate effect**
 - $\uparrow$ PL, interest rates higher, money market shifts right, $\downarrow$ interest rate
3. **Foreign Trade effect**
 - when US PL 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 accessed and used 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. $\rightarrow$ MS $\downarrow$
 $\downarrow$ Reserve Req. $\rightarrow$ MS $\uparrow$

$\uparrow$ discount rate $\rightarrow$ MS $\downarrow$
 $\downarrow$ discount rate $\rightarrow$ MS $\uparrow$

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

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 Market

Corresponding graph for other country



Δ = increase in demand for \$
 $\rightarrow$ $\uparrow$ exports
 $=$ Δ appreciation
 Δ falls

Real GDP $\uparrow$ leads to Δ

Fiscal Policy

1. **Expansionary fiscal policy**
 - $\uparrow$ gov't spending
 - $\downarrow$ taxes
 - increase GDP & hence inflation rate
2. **Contractionary fiscal policy**
 - $\downarrow$ gov't spending
 - $\uparrow$ taxes
 - leads to lower inflation, decrease GDP

the multiplier effect!

Plays a role in fiscal policy

National Debt

Budget deficit - when gov'ts expenditures exceed its revenue
 - borrowing out

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

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

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

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

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

Commodity Money

- serves as money & has intrinsic value
 eg gold, silver

Fiat Money

- serves as money but has no other value
 eg bank notes

Transaction demand & Asset demand

Reserve Ratio Rule

if that bank is charged for 1 day loans at 10%

Capital Account

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

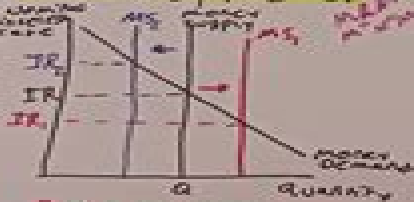
Financial Account

Financial assets

Net Capital Outflow

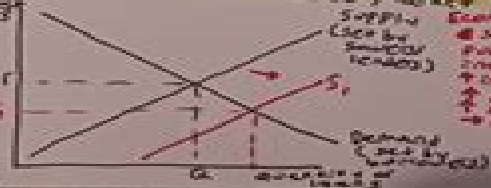
the difference between the purchase of foreign assets and domestic assets purchased by foreigners

The Money Market



$\uparrow$ increase money supply
 $\rightarrow$ $\uparrow$ in AD
 - occurs during recession
 - decrease money supply
 $\rightarrow$ $\downarrow$ in AD
 - occurs during expansion

The Loanable Funds Market

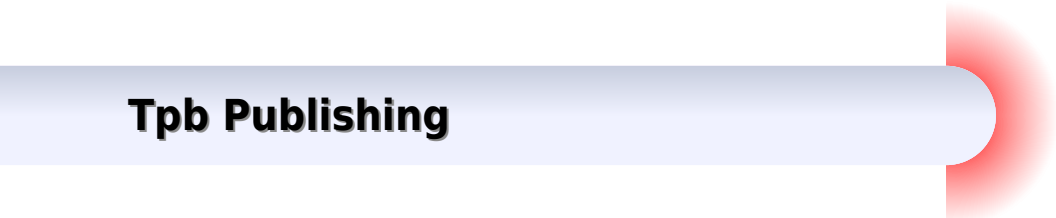


Supply (set by savers & lenders)
 $\uparrow$ applies for money from economy + government
 $\uparrow$ AD
 $\rightarrow$ LRAS

Demand (set by borrowers)

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