

Monetary and Fiscal Policy (Chapters 17 & 18) – Answers

1. Explain how each of the following developments would affect the supply of money, the demand for money and the interest rate. Illustrate your answers with diagrams.

- A. The central bank's bond traders buy bonds in open-market operations
- B. An increase in credit-card availability reduces the cash people hold.
- C. The central bank reduces banks' reserve requirements
- D. Households decide to hold more money to use for holiday shopping
- E. A wave of optimism boosts business investment and expands aggregate demand

Solution

a. When the central bank's bond traders buy bonds in open-market operations, the money-supply curve shifts to the right from MS_1 to MS_2 as shown in **Figure 1**. The result is a decline in the interest rate.

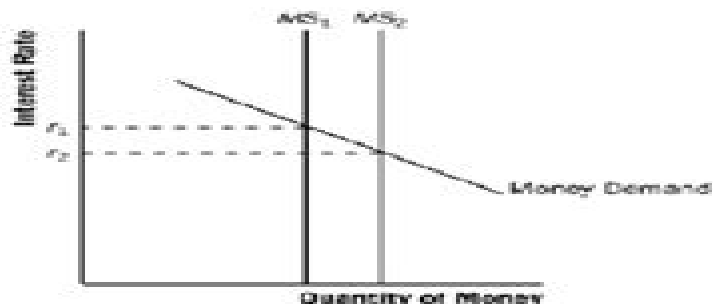


Figure 1

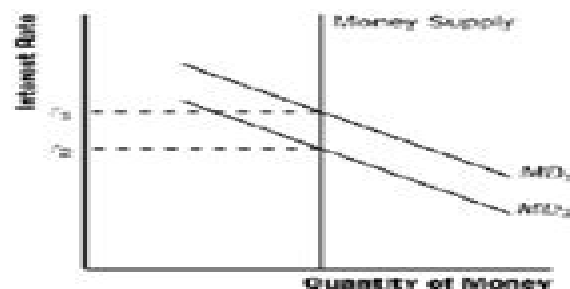


Figure 2

b. When an increase in credit card availability reduces the cash people hold, the money-demand curve shifts to the left from MD_1 to MD_2 as shown in **Figure 2**. The result is a decline in the interest rate.

c. When the central bank reduces reserve requirements, the money supply increases, so the money-supply curve shifts to the right from MS_1 to MS_2 as shown in **Figure 1**. The result is a decline in the interest rate.

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Table of Contents Notebook Guide Fiscal And Monetary Answers

1. Understanding the eBook Notebook Guide Fiscal And Monetary Answers
 - The Rise of Digital Reading Notebook Guide Fiscal And Monetary Answers
 - Advantages of eBooks Over Traditional Books
2. Identifying Notebook Guide Fiscal And Monetary Answers
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Notebook Guide Fiscal And Monetary Answers
 - User-Friendly Interface
4. Exploring eBook Recommendations from Notebook Guide Fiscal And Monetary Answers
 - Personalized Recommendations
 - Notebook Guide Fiscal And Monetary Answers User Reviews and Ratings
 - Notebook Guide Fiscal And Monetary Answers and Bestseller Lists
5. Accessing Notebook Guide Fiscal And Monetary Answers Free and Paid eBooks

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 - Interactive Elements Notebook Guide Fiscal And Monetary Answers
- 8. Staying Engaged with Notebook Guide Fiscal And Monetary Answers
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Notebook Guide Fiscal And Monetary Answers
- 9. Balancing eBooks and Physical Books Notebook Guide Fiscal And Monetary Answers
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Notebook Guide Fiscal And Monetary Answers
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Notebook Guide Fiscal And Monetary Answers
 - Setting Reading Goals Notebook Guide Fiscal And Monetary Answers
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Notebook Guide Fiscal And Monetary Answers
 - Fact-Checking eBook Content of Notebook Guide Fiscal And Monetary Answers
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development

- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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