

10.1 MATCHING UP SAVINGS AND INVESTMENT SPENDING

THE SAVINGS-INVESTMENT SPENDING IDENTITY

- **Savings-investment spending identity** - an accounting fact that states that savings and investment spending are always equal for the economy as a whole
- **The Savings-Investment Spending Identity in a Closed Economy**
 - In a closed economy, there are no exports or imports
 - $X = 0$; $IM = 0$
 - **Budget surplus** - the difference btw tax revenue and government spending when tax revenue exceeds government spending
 - saving by the government in the form of a budget surplus is a positive contribution to national savings
 - **Budget deficit** - the difference btw tax revenue and government spending when government spending exceeds tax revenue
 - Dissaving by the government in the form of a budget deficit is a negative contribution to national savings
 - Government borrowing - the total amount of funds borrowed by federal, state, and local governments in the financial markets
 - **Budget balance** - the difference btw tax revenue and government spending
 - A positive budget balance = budget surplus; a negative budget = budget deficit
 - **S government = $T - G - TR$**
 - T = value of tax revenues
 - TR = value of government transfers
 - National savings - the sum of private savings and the government's budget balance
 - The total amount of savings generated within the economy
 - National savings = investment spending ($S_{\text{national}} = I$)
- **The Savings-Investment Spending Identity in an Open Economy**
 - In an open/international economy, goods and money can flow into and out of the country
 - **Net capital inflow** - the total inflow of funds into a country minus the total outflow of funds out of a country
 - More capital can flow out of a country than flows into it
 - National perspective, a dollar generated by national savings and a dollar generated by capital inflow are not equivalent
 - A dollar that comes as capital inflow must be repaid with interest to a foreigner
 - In an economy with a positive net capital inflow, some investment spending is funded by the savings of foreigners
 - In an economy with a negative net capital inflow, some portion of national savings is funding investment spending in other countries

THE MARKET FOR LOANABLE FUNDS

- Savings always equals investment spending
- In a closed economy, savings is equal to national savings
- **Loanable funds market** - a hypothetical market that brings together those who want to lend money and those who want to borrow

Savings And The Financial System Study Guide

RS Peters



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In a fast-paced world fueled by information and interconnectivity, the spellbinding force of linguistics has acquired newfound prominence. Its capacity to evoke emotions, stimulate contemplation, and stimulate metamorphosis is really astonishing. Within the pages of "**Savings And The Financial System Study Guide**," an enthralling opus penned by a highly acclaimed wordsmith, readers embark on an immersive expedition to unravel the intricate significance of language and its indelible imprint on our lives. Throughout this assessment, we shall delve in to the book is central motifs, appraise its distinctive narrative style, and gauge its overarching influence on the minds of its readers.

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