

## 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.

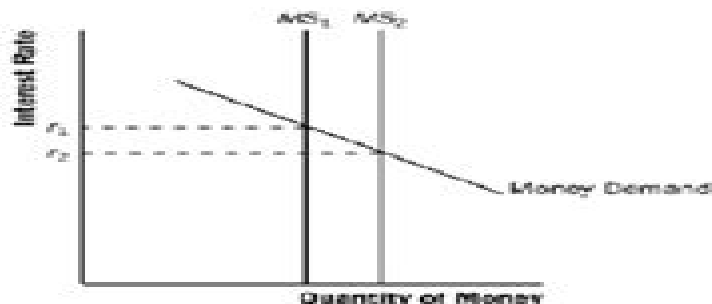


Figure 1

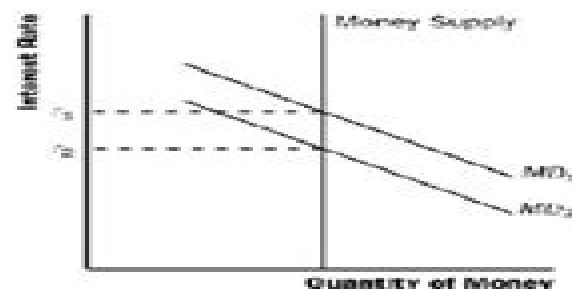


Figure 2

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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