

Topic 7 - Saving, Investment, and the Financial System

Question 1: What is stock? What is a bond? How are they different? How are they similar?

Answer:

- Stock is a claim to partial ownership in a firm. A bond is a certificate of indebtedness.
- They are different in numerous ways: (1) bonds pay interest (a fixed payment determined when the bond is issued), while stocks pay dividends (a share of the firm's profits that can increase if the firm is more profitable); (2) bonds have a fixed time to maturity, while stocks never mature.
- Stocks and bonds are similar in that both are financial instruments that are used by companies to raise money for investment, and both are subject to credit risk, and the returns to both are taxed (usually).

Question 2: Consider the following data for a closed economy:

$Y = \$12$ trillion

$C = \$8$ trillion

$I = \$3$ trillion

$TR = \$2$ trillion

$T = \$3$ trillion

Use the data provided to calculate the level of private saving and the level of public saving and demonstrate their relationship to investment.

Answer:

$$S_{\text{private}} = Y + TR - C - T$$

Plugging in the appropriate numbers for private saving, private saving = $Y + TR - C - T = \$12\text{t} + \$2\text{t} - \$8\text{t} - \$3\text{t} = \$3$ trillion.

$$S_{\text{public}} = T - G - TR$$

Using the identity for output in a closed economy, $G = Y - C - I = \$12\text{t} - \$8\text{t} - \$3\text{t} = \1t , so public saving = $\$3\text{t} - \$1\text{t} - \$2\text{t} = \0 .

Adding together private saving of \$3 trillion and public saving of \$0 yields saving of \$3 trillion, which is exactly equal to investment of \$3 trillion.

Saving Investment And The Financial System Answers

N. Gregory Mankiw, Laurence Ball



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Macroeconomics Study Guide Elizabeth Sawyer-Kelley,Rosemary Cunningham,2006-02-15 For each chapter the Study Guide provides an introduction fill in the blank chapter review learning tips with graphical analysis 4 5 comprehensive problems and exercises 20 multiple choice questions and solutions to all fill in the blank problems exercises and quizzes found within the Study Guide

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Krugman and Robin Wells **Examine Japanese Financial System and Its Affect [sic] on Ability of U.S. Firms to Compete** United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Financial Institutions Supervision, Regulation and Insurance, United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. International Competitiveness of United States Financial Institutions Task Force, 1990 *Private Solutions for Infrastructure* Public-Private Infrastructure Advisory Facility, 2000-01-01 The Philippines has led many of its East Asian neighbors in creating a policy environment that is conducive to private sector participation in infrastructure Together with a strong commitment to generating results this policy environment produced an impressive record of private sector transactions in a relatively short period of time However some problems remain This report prepared at the request of the Philippine Government describes and assesses the current status and performance of key infrastructure sectors and the policy regulatory and institutional environment for involving the private sector in those sectors Its purpose is to assist policymakers in framing future reform and development strategies for infrastructure and to assist potential private sector investors in assessing investment opportunities *JAIIB Exam Prep Guide: Indian Economy & Indian Financial System (IE & IFS) | 3000+ Question Bank with Mock Tests | New Syllabus 2025* Gurukul On Road, 2025-04-28 JAIIB Exam Prep Guide Indian Economy Indian Financial System 3000 Question Bank with Mock Tests is your ultimate companion for cracking the JAIIB examination specially designed for banking professionals preparing for the Indian Economy Indian Financial System paper Structured meticulously as per the latest IIBF 2025 syllabus this guidebook offers a powerful combination of 3000 module wise and unit wise practice questions 5 full length mock tests and detailed explanations for every answer Covering the entire syllabus systematically the book ensures thorough conceptual understanding smart application and real exam readiness Whether you are revising core fundamentals or strengthening advanced concepts across modules like Indian Economic Architecture Economic Concepts Related to Banking Indian Financial Architecture and Financial Products and Services this guide provides the perfect platform to elevate your preparation Designed to simulate real exam patterns and time pressures the full length mocks enable you to practice efficiently while unit wise practice tests allow a targeted and focused approach This makes the book ideal for both self paced learners and working professionals aiming for maximum results in minimum time Key Features 3000 Practice Questions Covering every unit and module comprehensively ensuring no topic is left behind 5 Full Length Mock Tests Simulate the real JAIIB examination format to boost your exam confidence Detailed Answer Explanations Each question is accompanied by a clear and concise explanation to deepen your conceptual clarity Updated as per Latest IIBF Syllabus Content mapped precisely to the most recent JAIIB syllabus helping you prepare with confidence Structured Module Wise Unit Wise Practice Easy navigation for focused study progressive learning and quick revisions Strong Conceptual and Application Focus Questions crafted not just for memory testing but also for application and practical understanding essential for banking professionals Ideal for Self Study Designed to support independent learning

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