

The Federal Reserve: The Mechanics of Monetary Policy

To manage the money supply, the Federal Reserve uses the tools of monetary policy to influence the quantity of reserves in the banking system. Increasing (decreasing) reserves tends to expand (contract) a bank's ability to make loans. Thus, reserve management gives the Fed powerful influence over the money supply and, in turn, over the general price level. The primary tool for reserve management today is open market operations (OMO). Discount rate changes serve primarily as signals; reserve requirements are rarely changed. Using T-accounts, Figures 38.1 and 38.2 show how the Fed could use open market operations to increase the money supply by \$100.

Example: Baseline case

Figure 38.1 shows a baseline T-account. The required reserve ratio is 10 percent of checking deposits. With \$26 in reserve accounts and \$4 in Federal Reserve notes (vault cash), total bank reserves equal \$30, exactly 10 percent of checkable deposits (in other words, no excess reserves). Net worth = assets – liabilities.



Figure 38.1
Baseline Case

Assets	The Fed		Liabilities
Treasury securities	\$83	\$26	Reserve accounts of banks
		\$57	Federal Reserve notes
	Banks		
Reserve accounts	\$26	\$300	Checkable deposits
Federal Reserve notes	\$4		
Loans	\$405	\$135	Net worth (to stockholders)
	Bank Customers		
Checkable deposits	\$300	\$405	Loans
Federal Reserve notes	\$53		
Treasury securities	\$52		
Money supply = \$353 (\$300 + \$53)			

Macroeconomics Lesson 4 Activity 38

Marcel A. Müller



Macroeconomics Lesson 4 Activity 38:

Advanced Placement Economics John S. Morton, 2003 The teacher guide accompanies the student activities books in macro and microeconomics for teaching collegelevel economics in AP Economics courses The publication contains course outlines unit plans teaching instructions and answers to the student activities and sample tests **Introduction to**

Macroeconomics, 2004 Index of Economic Articles in Journals and Collective Volumes American Economic Association, 1961 **Index of Economic Articles in Journals and Collective Volumes**, 1985 Recent Developments in Macroeconomics Edmund S. Phelps, 1991 Macroeconomics, Implications for Human Resource Management and Industrial Relations Daniel J. B. Mitchell, 1988 **Quarterly Journal of Business and Economics**, 2002 *Excerpta Medica*, 1971 **The Business Review** Federal Reserve Bank of Philadelphia, 1991 *Asian Economic Papers*, 2002 **Aanwinsten van de Centrale Bibliotheek (Queteletfonds)** Bibliothèque centrale (Fonds Quetelet), 2001 **Books in Print**, 1994 **Whitaker's Cumulative Book List**, 1981 **Forthcoming Books** Rose Arny, 2001-06 **Learning Directory**, 1970 Economic and Political Weekly, 2006-05 **Business Periodicals Index**, 1997 Paperbacks in Print, 1969

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