

## 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       |
| <hr/>                               |                |       |                             |
|                                     | Banks          |       |                             |
| Reserve accounts                    | \$26           | \$300 | Checkable deposits          |
| Federal Reserve notes               | \$4            |       |                             |
| Loans                               | \$405          | \$135 | Net worth (to stockholders) |
| <hr/>                               |                |       |                             |
|                                     | Bank Customers |       |                             |
| Checkable deposits                  | \$300          | \$405 | Loans                       |
| Federal Reserve notes               | \$53           |       |                             |
| Treasury securities                 | \$52           |       |                             |
| Money supply = \$353 (\$300 + \$53) |                |       |                             |

# Macroeconomics Lesson 4 Activity 38

**John S. Morton**



### **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**

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