

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

O. Ray Whittington



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