

## 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:**

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

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

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

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

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

**LL Leslie**



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