

## 20.1 Financing International Trade

### A. Balance of Payments Accounts

The **balance of payments accounts** are the accounts in which a nation records its international trading, borrowing, and lending. The balance of payments accounts are the:

1. **Current account**, which is the record of international receipts and payments—current account balance equals exports minus imports, plus net interest and transfers received from abroad. In 2002, the United States had a current account deficit.
2. **Capital account**, which is the record of foreign investment in the United States minus U.S. investment abroad.
3. **Official settlements account**, which is the record of the change in U.S. official reserves. **U.S. official reserves** are the government's holdings of foreign currency.
4. The sum of the current account balance plus capital account balance plus official settlements account always equals zero.

### B. Borrowers and Lenders, Debtors and Creditors

1. A **net borrower** is a country that is borrowing more from the rest of the world than it is lending to the rest of the world.
2. A **net lender** is a country that is lending more to the rest of the world than the rest of the world is lending to it.
3. A **debtor nation** is a country that during its entire history has borrowed more from the rest of the world than it has lent to it.
4. A **creditor nation** is a country that during its entire history has invested more in the rest of the world than other countries have invested in it.
5. **Flows and Stocks**  
Borrowing and lending are flows; debts are stocks. The United States is a net borrower and a debtor nation.

### C. Current Account Balance

The current account balance equals exports minus imports plus net interest and transfers from abroad.

### D. Net Exports

Net exports equals exports of goods and service minus imports of goods and services.

1. The **private sector balance** equals saving minus investment,  $S - I$ ; the **government sector balance** equals net taxes minus government purchases of goods and services;  $T - G$ .
2. Net exports equals the government sector balance plus the private sector balance.

## 20.2 The Exchange Rate

### A. Foreign Exchange Market

The **foreign exchange market** is the market in which the currency of one country is exchanged for the currency of another.

1. The **foreign exchange rate** is the price at which one currency exchanges for another.
2. **Currency depreciation** is the fall in the value of one currency in terms of another currency.
3. **Currency appreciation** is the rise in the value of one currency in terms of another currency.

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