

## Crs Report for Congress: Monetary Policy and the Federal Reserve: Current Policy and Conditions



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### ***Reviews***

*This kind of publication is every little thing and taught me to looking ahead of time and a lot more. It is packed with wisdom and knowledge Once you begin to read the book, it is extremely difficult to leave it before concluding.*  
**(Ida Herman)**

## CRS REPORT FOR CONGRESS: MONETARY POLICY AND THE FEDERAL RESERVE: CURRENT POLICY AND CONDITIONS



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Bibliogov, United States, 2013. Paperback. Book Condition: New. 246 x 189 mm. Language: English . Brand New Book \*\*\*\*\* Print on Demand \*\*\*\*\*.The Federal Reserve (the Fed) defines monetary policy as the actions it undertakes to influence the availability and cost of money and credit. Because the expectations of market participants play an important role in determining prices and growth, monetary policy can also be defined to include the directives, policies, statements, and actions of the Fed that influence how the future is perceived. In addition, the Fed acts as a lender of last resort to the nation's financial system, meaning that it ensures continued smooth functioning of financial intermediation by providing financial markets with adequate liquidity. Traditionally, the Fed has implemented monetary policy primarily through open market operations involving the purchase and sale of U.S. Treasury securities. The Fed traditionally conducts open market operations by setting an interest rate target that it believes will allow it to fulfill its statutory mandate of maximum employment, stable prices, and moderate long-term interest rates. The interest rate targeted is the federal funds rate, the price at which banks buy and sell reserves on an overnight basis. This rate is linked to other short-term rates and these, along with inflation expectations, influence longer-term interest rates. Interest rates affect interest-sensitive spending such as business capital spending on plant and equipment, household spending on consumer durables, and residential investment. Through this channel, monetary policy can be used to stimulate or slow aggregate spending in the short run. In the long run, monetary policy mainly affects inflation. A low and stable rate of inflation promotes price transparency and, thereby, sounder economic decisions by households and businesses.



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