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the wholesale money market plays a key role by allowing banks to relax the discipline of a binding settlement constraint, delaying final payment by putting settlement off until a later date.

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central component in the
study of

macroeconomics. At
this point, you should
have firmly in mind the
main goals of

macroeconomics from
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scenarios best describes
fractional reserve

banking? Maria makes a

deposit of \$20,000, and

the bank loans \$18,000

to Mark so he can buy a

car Why do banks keep

some money in reserve

rather than loaning out

all of their deposits?

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effectively, consumers
and businesses need a
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banks, for example, and

identifying simple

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