# ECONOMICS EXAM NOTES

### SEM 2

### Macroeconomics

- studies the economy as a whole
- Why the economy grows and why economic activity fluctuates over time
- Microeconomics studies the behaviour of individual households and firms and why individual consumers make certain decisions
- Economists:
  - Analyse information about production, output and spending and income in the economy
  - Propose policy measures to improve the state of the economy

### Circular Flow model

- Assumptions: everything we earn we save, no leakages
- Income and Factors of production = factor market
- Goods and services and expenditure = product market
- Goods, services and resources = real flow
- Expenditure and income = money flow
- Interdependence: households and firms rely on each

### Financial Sector

- Savings: not spent on goods and services and isn't being injected into the economy
  - reduces the flow of money between households and firms
- Investment: expenditure on goods and services which are not intended for current consumption
  - used to purchase capital equipment or shares
  - leads to an increase in production of final goods and services in the future
  - creates an increase in the flow of income in the future
  - E.g. coffee machine

### **Government Sector**

- Tax: taken out of consumer income and deposited to the government
  - Money that could be used by consumers to spend on goods and services that is instead taken out of the circular flow model
- Government spending: injection into the flow of income and goods
  - (G1 spending) current expenditure (spending on current goods and services, etc. wages, fuel)
  - (G2 spending) capital expenditures (infrastructure, etc. schools, roads)

# Households Firms Finance Government Overseas

Injection.

Leakage

### Overseas sector

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