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purchases. Investment is the purchase of new capital, such as equipment or buildings. These terms are related in two ways: (1) National saving is the sum of public saving and private saving. (2) In a closed economy, national saving equals investment. 3. If more Americans adopted a "live for today" approach to life, they would spend more and

13 SAVING, INVESTMENT, AND THE FINANCIAL SYSTEM

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saving $S = -Y C - G$ can be rewritten as $S = -Y C - G = (Y - T - C) + (T - G)$ Which divides national saving into two components: Private saving $= Y - T - C$ Public saving $= T - G$ Private saving is the income that households have left after paying for taxes and consumption. Public saving is

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negative public saving and, therefore, reduces national saving and the supply of loanable funds available to finance investment. When a government budget deficit crowds out investment, it reduces the growth of productivity and GDP. Chapter 26 Saving, Investment & Financial Markets

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Mankiw has been a research associate of the National Bureau of Economic Research, an adviser to the Federal Reserve Bank of Boston and the Congressional Budget Office, and a member of the ETS

test development committee for the advanced placement exam in economics.

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