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Full Excellence Exemplar

The objective of the monetary policy is to set the official cash rate (OCR) which is the interest rate on overnight borrowing and lending between the Reserve Bank and other banks, the influence on interest rates and money supply causes inflation. In accordance with the Price stability policy contained in the Policy Targets Agreement (PTA) which states the Governor of the Reserve Bank is responsible for keeping the inflation rate between 1-3% on average over the medium term. To achieve Price Stability, the Reserve Bank changes the OCR. Increasing the OCR, if the Reserve Bank thinks inflation will exceed 3%, makes it more expensive for banks to borrow money therefore they increase the interest rates for their customers.

Price stability is the desirable objective as price inflation negatively impacts households and producers. Households with fixed incomes such as pensioners, suffer a loss of purchasing power due to their income buying less goods than previously. If the inflation rate becomes higher than the interest rate of banks, those who save with banks and withdraw the money will not be able to buy as many goods than the money did before they have deposited it into the bank. It will be more expensive for households and producers to borrow money as inflation causes interest rate to rise over time. Producers will also have difficulty in planning as they will be uncertain about future costs and therefore this makes settings prices difficult, therefore they'll be unable to make investments which help create jobs. Producers may also be forced to close their businesses down due to rising costs which may cause Bankruptcy to occur. Producers that export goods will become less competitive to the countries they export to.

Due to these negative impacts, the governments objective is to aim to keep inflation between 1-3% and considered price stability the desirable objective as it reduces the negative impacts of high inflation on households and producers. However, conflict can occur with employment levels because these policies to reduce inflation and keep it from exceeding 3% can reduce aggregate demand which causes unemployment in the short term as producers will need to decrease production levels therefore reducing the number of staff.

Expansionary Monetary Policy is when the Reserve Bank lowers the OCR, this can be used to help the economy out of a recession, delay a recession or during a recession. When there is a decrease in the OCR, interest rates decrease. This can lead to two effects. One effect is that it will be cheaper for banks to borrow from one another, this means they can pass lower interest rates on to producers and households, while maintaining profit margins, this leads to an increase in consumer spending (C) and increase in investment spending (I). This leads to an increase in Aggregate Demand (AD), $C + I + G + (X - M) = AD$ (Consumer Spending + Investment Spending + Government Spending + Net Exports (Exports – Imports)). Increase in investment spending also leads to an increase in output. The second effect with a decrease in interest rates is a decrease in the value of the New Zealand Dollar (NZD), this is known as Depreciation, this is because of the demand for the NZD decreasing. This leads to impacts on trade; Export led growth, Exports increase, Imports decrease, therefore the balance on goods improve (X-M). This is because a depreciation of the NZD makes imports more expensive for producers and households there for decreasing the level of imports, but exports become cheaper for overseas buyers therefore the level of exports increase. Export led growth is a trade and economic policy where a large part of expansion of real GDP, jobs and per capita incomes flows from the successful exportation of goods and services from one country to another country.

On the AS/AD Model, this causes the AD curve to shift to the right because there is an excess demand which causes the price of goods and services to rise which causes demand-pull inflation, this is inflation caused by an increase in aggregate demand. If any of the components of aggregate demand increase (consumption spending, investment spending, government spending, exports or imports) this causes aggregate demand to increase which shifts the AD curve to the right and the price level (PL) which is the average price of all goods and services to also rise. There is an increase in real GDP, which is shown on the graph as a shift from Y to Y₁, this represents an increase in economic growth which can help New Zealand out a recession. Increasing aggregate demand helps keep inflation rates above 0 and between 1-3%. This also causes the Aggregate Supply (AS) curve to shift to the left because of an increasing cost of production for producers which pushes an increase on the price of goods and services, this is due to the NZD depreciating in value. This causes cost-push inflation, which is inflation caused by a decrease in aggregate supply. Factors such as an increase in nominal wages increases producers' costs, cost of imported raw materials (e.g. oil), costs of production (e.g. electricity, rent) and decreases productivity. Any of these factors which cause a decrease in aggregate supply will shift the AS curve to the left and cause a rise in the general level of prices of goods and services.

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