

20.1 Financing International Trade

A. Balance of Payments Accounts

The **balance of payments accounts** are the accounts in which a nation records its international trading, borrowing, and lending. The balance of payments accounts are the:

1. **Current account**, which is the record of international receipts and payments—current account balance equals exports minus imports, plus net interest and transfers received from abroad. In 2002, the United States had a current account deficit.
2. **Capital account**, which is the record of foreign investment in the United States minus U.S. investment abroad.
3. **Official settlements account**, which is the record of the change in U.S. official reserves. **U.S. official reserves** are the government's holdings of foreign currency.
4. The sum of the current account balance plus capital account balance plus official settlements account always equals zero.

B. Borrowers and Lenders, Debtors and Creditors

1. A **net borrower** is a country that is borrowing more from the rest of the world than it is lending to the rest of the world.
2. A **net lender** is a country that is lending more to the rest of the world than the rest of the world is lending to it.
3. A **debtor nation** is a country that during its entire history has borrowed more from the rest of the world than it has lent to it.
4. A **creditor nation** is a country that during its entire history has invested more in the rest of the world than other countries have invested in it.
5. **Flows and Stocks**
Borrowing and lending are flows; debts are stocks. The United States is a net borrower and a debtor nation.

C. Current Account Balance

The current account balance equals exports minus imports plus net interest and transfers from abroad.

D. Net Exports

Net exports equals exports of goods and service minus imports of goods and services.

1. The **private sector balance** equals saving minus investment, $S - I$; the **government sector balance** equals net taxes minus government purchases of goods and services; $T - G$.
2. Net exports equals the government sector balance plus the private sector balance.

20.2 The Exchange Rate

A. Foreign Exchange Market

The **foreign exchange market** is the market in which the currency of one country is exchanged for the currency of another.

1. The **foreign exchange rate** is the price at which one currency exchanges for another.
2. **Currency depreciation** is the fall in the value of one currency in terms of another currency.
3. **Currency appreciation** is the rise in the value of one currency in terms of another currency.

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