

Economics behind risk-free rate

- Suppose: no uncertainty, and power utility function:

$$u(c_t) = \frac{1}{1-\gamma} c_t^{1-\gamma}$$

- Then we have:

$$R^f = \frac{1}{\beta} \left(\frac{c_{t+1}}{c_t} \right)^\gamma$$

- Findings:

1. R^f is high when people are impatient (β is low).
2. R^f is high when consumption growth is high.
3. R^f is more sensitive to consumption growth if γ is large.

Economics For The Impatient

Michael Seilmaier



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Table of Contents Economics For The Impatient

1. Understanding the eBook Economics For The Impatient
 - The Rise of Digital Reading Economics For The Impatient
 - Advantages of eBooks Over Traditional Books
2. Identifying Economics For The Impatient
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Economics For The Impatient
 - User-Friendly Interface

4. Exploring eBook Recommendations from Economics For The Impatient
 - Personalized Recommendations
 - Economics For The Impatient User Reviews and Ratings
 - Economics For The Impatient and Bestseller Lists
5. Accessing Economics For The Impatient Free and Paid eBooks
 - Economics For The Impatient Public Domain eBooks
 - Economics For The Impatient eBook Subscription Services
 - Economics For The Impatient Budget-Friendly Options
6. Navigating Economics For The Impatient eBook Formats
 - ePub, PDF, MOBI, and More
 - Economics For The Impatient Compatibility with Devices
 - Economics For The Impatient Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Economics For The Impatient
 - Highlighting and Note-Taking Economics For The Impatient
 - Interactive Elements Economics For The Impatient
8. Staying Engaged with Economics For The Impatient
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Economics For The Impatient
9. Balancing eBooks and Physical Books Economics For The Impatient
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Economics For The Impatient
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Economics For The Impatient
 - Setting Reading Goals Economics For The Impatient
 - Carving Out Dedicated Reading Time

12. Sourcing Reliable Information of Economics For The Impatient
 - Fact-Checking eBook Content of Economics For The Impatient
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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