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monetary policy is a set of tools used by a nation's central bank to control the overall money supply and promote economic growth and employ strategies such as revising interest rates and macroprudential policies are financial policies aimed at ensuring the stability of the financial system as a whole to prevent substantial disruptions in credit and other vital financial tools of monetary policy central banks use various tools to implement monetary policies the widely utilized policy tools include 1 interest rate adjustment a central bank can influence interest rates by changing the discount rate the discount rate base rate is an interest rate charged by a central bank to banks for short term loans the federal reserve has a variety of policy tools that it uses in order to implement monetary policy open market operations discount window reserve requirements interest on reserve balances overnight reverse repurchase agreement facility term deposit facility central bank liquidity swaps central banks have four monetary policy tools open market operations discount rate reserve requirement and interest on reserves how they work description the federal reserve the fed and its monetary policy tools have a significant presence in economics standards textbooks and curricula the fed has changed the way it implements monetary policy but many of the recent changes are not reflected in teaching resources

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the federal reserve has a variety of policy tools that it uses in order to implement monetary policy open market operations discount window reserve requirements interest on reserve balances overnight reverse repurchase agreement facility term deposit facility central bank liquidity swaps

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