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How Money Works describes a strategy called Quantitative Easing (QE): "QE involves the creation of new money – usually in the form of electronic currency – which the central bank then uses to buy government bonds or bonds from investors such as banks or pension funds." (page 124)

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Interest is the fee paid for using someone else's money. Interest works both ways.

When you borrow money, you pay interest as a fee for the privilege. However, when you invest money, you actually earn interest, since someone else is using your money.

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