

## Money & Banking Study Guide

### **Chapter 3:**

**Definition of money:** anything that is generally accepted as payment for goods or services or in the repayment of debt (very broad)

#### **Functions of money:**

1. **Medium of exchange:** used to pay for goods and services → eliminates need to find a double-coincidence (barter) → reduces transaction costs → promotes specialization
  - a. Easily recognizable
  - b. Standardized
  - c. Be divisible
  - d. Be easy to carry
  - e. Not deteriorate quickly
  - f. Difficult to counterfeit
2. **Store of value:** holds its purchasing power over time → prices = \$/ Good or service
3. **Unit of account:** measure value in an economy → reduces transaction costs

#### **Evolution of Payment system:**

- Economies have transformed from payment systems based on commodity money into other intrinsically useless objects

#### **Commodity Money vs. Fiat money**

**Commodity money-** has intrinsic value ex. Gold

- Pros: tends to hold value, supply of commodities is restricted
- Cons: easy to counterfeit, supply of commodities is restricted

**Fiat Money-** has no intrinsic value ex. Paper currency

- Pros: easily recognizable, standardized, hard to counterfeit, divisible, durable, good unit of account
- Cons: sometimes doesn't hold its value (poor store of value) ex. Hyperinflation, return of fiat money = 0

#### **How is trade with money similar to trade with unsecured credit?**

- **When does a credit system fail?**
  - Agents are untrustworthy
  - Difficult to punish default
  - Note: Money serves as a record-keeping technology in large economies, but in a system using unsecured credit, it would be impossible to track past purchases.

#### **Measurements of Money:**

**M1 (most liquid assets)** = currency + traveler's checks + demand deposits + other checkable deposits

**M2 (adds to M1 other assets that are not so liquid)** = M1 + small denomination time deposits + savings deposits and money market deposit accounts + money market mutual fund shares

#### **Stock vs. Flow variable**

A **stock variable** is measured at one specific time, and represents a quantity existing at that point in time (say, December 31, 2004), which may have accumulated in the past. A **flow variable** is measured over an interval of time. Therefore, a flow would be measured per unit of

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## **Table of Contents Money Banking Study Guide**

1. Understanding the eBook Money Banking Study Guide
  - The Rise of Digital Reading Money Banking Study Guide
  - Advantages of eBooks Over Traditional Books
2. Identifying Money Banking Study Guide
  - 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 Money Banking Study Guide
  - User-Friendly Interface
4. Exploring eBook Recommendations from Money Banking Study Guide
  - Personalized Recommendations
  - Money Banking Study Guide User Reviews and Ratings

- Money Banking Study Guide and Bestseller Lists
- 5. Accessing Money Banking Study Guide Free and Paid eBooks
  - Money Banking Study Guide Public Domain eBooks
  - Money Banking Study Guide eBook Subscription Services
  - Money Banking Study Guide Budget-Friendly Options
- 6. Navigating Money Banking Study Guide eBook Formats
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  - Money Banking Study Guide Compatibility with Devices
  - Money Banking Study Guide Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Money Banking Study Guide
  - Highlighting and Note-Taking Money Banking Study Guide
  - Interactive Elements Money Banking Study Guide
- 8. Staying Engaged with Money Banking Study Guide
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Money Banking Study Guide
- 9. Balancing eBooks and Physical Books Money Banking Study Guide
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Money Banking Study Guide
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Money Banking Study Guide
  - Setting Reading Goals Money Banking Study Guide
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Money Banking Study Guide
  - Fact-Checking eBook Content of Money Banking Study Guide
  - 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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