

Chapter 26

MONEY, BANKING, AND FINANCE

Principles of Economics in Context (Goodwin et al)

Chapter Overview

In this chapter, you will be introduced to a standard treatment of money and the banking system as well as the role that banks play in our financial system. You will get an overview of the relationship between money and the average price level, and will learn about the role and functions of money, different types of money, and the concept of liquidity as it applies to money. The chapter explores various types of banks and the role they play in money creation. The functions of finance are introduced along with nonbank financial institutions. The final section of the chapter presents a brief survey of financialization, financial asset bubbles, and the international financial sector (explored in detail in Chapter 29).

Objectives

After reading and reviewing this chapter, you should be able to:

1. Describe the consequences of inflation and deflation.
2. Describe the functions and types of money.
3. Describe the measures of the money supply and explain the liquidity continuum.
4. Explain the basic workings of private banks including the use of balance sheets.
5. Explain how banks create money.
6. Describe the categories and functions of nonbank financial institutions.
7. Explain the concept of “financialization” and provide examples.
8. Explain the concept of “speculative bubble” and illustrate it with concrete examples.

Key Terms

barter
deflation
liquidity
commodity money
intrinsic value
fiat money
exchange value
M1
M2
financial
intermediary
Economic liability
bank reserves

fractional reserve system
required reserves
excess reserves
portfolio investment
leverage
non-bank financial institution
collective investment vehicle
hedge fund
pension fund
insurance company
securities broker
mortgage broker

Principles Of Money Banking And Finance

**Lawrence S. Ritter, William L.
Silber, Gregory F. Udell**



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Table of Contents Principles Of Money Banking And Finance

1. Understanding the eBook Principles Of Money Banking And Finance
 - The Rise of Digital Reading Principles Of Money Banking And Finance
 - Advantages of eBooks Over Traditional Books
2. Identifying Principles Of Money Banking And Finance
 - 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 Principles Of Money Banking And Finance
 - User-Friendly Interface
4. Exploring eBook Recommendations from Principles Of Money Banking And Finance
 - Personalized Recommendations
 - Principles Of Money Banking And Finance User Reviews and Ratings
 - Principles Of Money Banking And Finance and Bestseller Lists

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