

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



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