#### Chapter 1: Introducing Money and the Financial System

I. Key Components of the Financial System

- A. Financial Assets
  - Asset: something of value owned by a practice or firm
  - Financial asset: an asset that represents a claim on someone else for a payment
    - Security: a financial asset that can be bought and sold in a financial market
    - Financial market: a place or channel for buying and selling stocks, bonds, and other securities
  - 5 Categories of Financial Assets
    - Money: anything generally accepted in exchange for goods/services or anything that'swidely accepted to repay a debt
      - Money supply: the total quantity of money in the economy
    - Stocks (equity): a security that represents partial ownership of a corporation
      - Stock to a company: liability
      - Stock to a person; asset
    - Bond (debt security): financial security issued by a corporation or a government that represents a promise to repay a fixed amount of money
      - Interest rate: cost of borrowing funds usually expressed as a % of the amount borrowed
      - No ownership
    - Foreign exchange: units of foreign currency
    - Securitized loans: turn a loan (like a mortgage) into something tradeable
      - Selling mortgages to government/investment banks
- B. Financial Institutions
  - Financial intermediaries: a financial firm that borrows money from lender-savers and lends them to borrower-spenders
    - Financial middleman collects funds for someone else
    - Commercial banks
  - Financial Markets
    - Primary market: where financial assets are sold for the first time
    - Secondary market: where financial assets are re-sold
      - NY Stock Exchange physical location
      - NASDAQ over-the-counter market
      - Companies don't get anything from the secondary market
      - Larger than primary
      - Where prices are set
- C. Federal Reserve and Other Regulators
  - The Federal Reserve is not the government
  - Est. 1913 to prevent bank panies like 1908
  - Fed; central bank of the US; lender of last resort to commercial banks
    - If banks have an increase in deposit outflows, they can borrow money from the Fed bank for the bank
  - Commercial banks hate borrowing from the Fed so it didn't work as planned
  - FDIC: insures deposits up to \$250,000
    - If a bank fails, the government will pay you back
    - The potential downside: no one is making sure the bank isn't taking too many risks.
  - Fed conducts monetary policy: Fed takes action to manage the money supply and interest rates to achieve macroeconomic objectives.
    - Fed prints money to put into circulation

# **Study Guide Economics A Study Of Markets**

**Vivek Suneja** 

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