

## 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

# Study Guide Money And Banking

**Sebastian Brünink**



## **Study Guide Money And Banking:**

## **Study Guide Money And Banking** Book Review: Unveiling the Power of Words

In some sort of driven by information and connectivity, the power of words has be much more evident than ever. They have the capacity to inspire, provoke, and ignite change. Such is the essence of the book **Study Guide Money And Banking**, a literary masterpiece that delves deep in to the significance of words and their impact on our lives. Compiled by a renowned author, this captivating work takes readers on a transformative journey, unraveling the secrets and potential behind every word. In this review, we shall explore the book is key themes, examine its writing style, and analyze its overall impact on readers.

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