

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

James Washington Bell



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Guide, The , Study Guide and Workbook for The Economics of Money, Banking and Financial Markets by

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A Guide to the Study of Money and Banking James Washington Bell, 1932

Study Guide and Workbook to Accompany Frederic S. Mishkin The

Economics of Money, Banking and Financial Markets, Fifth Edition John McArthur, Frederic S. Mishkin, 1998

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