

## 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 (por 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

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**DP Hallahan**



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

Money And Banking Study Guide: Bestsellers in 2023 The year 2023 has witnessed a remarkable surge in literary brilliance, with numerous engrossing novels captivating the hearts of readers worldwide. Lets delve into the realm of popular books, exploring the fascinating narratives that have charmed audiences this year. The Must-Read : Colleen Hoover "It Ends with Us" This poignant tale of love, loss, and resilience has captivated readers with its raw and emotional exploration of domestic abuse. Hoover skillfully weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can prevail. Uncover the Best : Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This intriguing historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids captivating storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Money And Banking Study Guide : Delia Owens "Where the Crawdads Sing" This mesmerizing coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens spins a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting. These popular novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of captivating stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a exceptional and gripping novel that will keep you speculating until the very end. The novel is a warning tale about the dangers of obsession and the power of evil.

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