

Chapter 2

Firms and the Financial Market

■ Chapter Overview

This chapter provides an overview of U.S. financial markets. Financial markets consist of the institutions that facilitate the transfer of money from investors to companies and individuals. The three principal players in the financial markets are borrowers, savers (i.e., investors), and financial institutions (i.e., intermediaries). There is a wide variety of financial institutions that make up our financial markets, including commercial banks, financial services corporations, insurance companies, investment banks, investment companies, mutual funds and exchange traded funds, hedge funds, and private equity firms.

The purpose of each of these institutions is to bring borrowers and investors together. Borrowers and investors are linked together through the buying and selling of a variety of securities that are traded on financial markets. While there are innumerable types of financial instruments traded on financial markets, most are some form of debt or equity security.

■ Chapter Outline

2.1 The Basic Structure of U.S. Financial Markets

- A. A financial market is any place where money and credit are exchanged.
- B. The three principal sets of players in financial markets are borrowers, savers (investors), and financial institutions (intermediaries).

2.2 The Financial Marketplace: Financial Institutions

- A. The financial institutions that make up the financial marketplace facilitate the movement of money from savers to borrowers.
 1. The money market refers to transactions in short-term debt instruments.
 2. Capital markets are markets for long-term financial instruments.
- B. A major category of financial institutions includes depository institutions.
 1. Depository institutions include commercial banks, savings and loan associations, and credit unions.
 2. Depository institutions collect savings from individuals and businesses and then lend these pooled savings to other individuals and businesses.
- C. Non-bank (or non-depository) financial intermediaries provide financial services to businesses. There are a variety of non-bank financial intermediaries.
 1. Financial services corporations are in the lending or financing business, but they are not commercial banks.
 2. Insurance companies are in the business of selling insurance to individuals and businesses to protect their investments.

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Table of Contents Financial Management Principles And Applications 11th Edition

1. Understanding the eBook Financial Management Principles And Applications 11th Edition
 - The Rise of Digital Reading Financial Management Principles And Applications 11th Edition
 - Advantages of eBooks Over Traditional Books
2. Identifying Financial Management Principles And Applications 11th Edition
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Financial Management Principles And Applications 11th Edition
 - User-Friendly Interface
4. Exploring eBook Recommendations from Financial Management Principles And Applications 11th Edition
 - Personalized Recommendations
 - Financial Management Principles And Applications 11th Edition User Reviews and Ratings
 - Financial Management Principles And Applications 11th Edition and Bestseller Lists

5. Accessing Financial Management Principles And Applications 11th Edition Free and Paid eBooks
 - Financial Management Principles And Applications 11th Edition Public Domain eBooks
 - Financial Management Principles And Applications 11th Edition eBook Subscription Services
 - Financial Management Principles And Applications 11th Edition Budget-Friendly Options
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 - ePub, PDF, MOBI, and More
 - Financial Management Principles And Applications 11th Edition Compatibility with Devices
 - Financial Management Principles And Applications 11th Edition Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Financial Management Principles And Applications 11th Edition
 - Highlighting and Note-Taking Financial Management Principles And Applications 11th Edition
 - Interactive Elements Financial Management Principles And Applications 11th Edition
8. Staying Engaged with Financial Management Principles And Applications 11th Edition
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Financial Management Principles And Applications 11th Edition
9. Balancing eBooks and Physical Books Financial Management Principles And Applications 11th Edition
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Financial Management Principles And Applications 11th Edition
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Financial Management Principles And Applications 11th Edition
 - Setting Reading Goals Financial Management Principles And Applications 11th Edition
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Financial Management Principles And Applications 11th Edition
 - Fact-Checking eBook Content of Financial Management Principles And Applications 11th Edition
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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