

## 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

# Money And Banking Study Guide

**Padhraic Smyth**



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

## **Money And Banking Study Guide** Book Review: Unveiling the Magic of Language

In a digital era where connections and knowledge reign supreme, the enchanting power of language has be more apparent than ever. Its capability to stir emotions, provoke thought, and instigate transformation is really remarkable. This extraordinary book, aptly titled "**Money And Banking Study Guide**," written by a very acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound effect on our existence. Throughout this critique, we shall delve to the book is central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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