

## 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

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**Elizabeth Sawyer-Kelley, Rosemary  
Cunningham**



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