#### 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:

- Medium of exchange: used to pay for goods and services→ eliminates need to find a double-coincidence (barter) → reduces transaction costs → promotes specialization
  - Easily recognizable
  - Standardized
  - c. Be divisible
  - d. Be easy to carry
  - e. Not deteriorate quickly
  - f. Difficult to counterfeit
- Store of value: holds its purchasing power over time → prices = \$/ Good or service
- 3. Unit of account: measure value in an economy  $\rightarrow$  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:

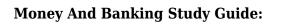
M1 (most liquid assets) = currency + traveler's checks + demand deposits + other checkable deposits

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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**G** Orfield



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