

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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**Harold R. Williams, Henry William
Woudenberg**

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