

Banking chapter 1

Why study money, banking, and financial markets?

Why study financial markets? – financial markets: markets in which funds are transferred from people who have an excess of available funds to people who have a shortage – bond/stock markets crucial to promote greater economic efficiency by channeling funds – well-functioning financial markets are key in producing high economic growth.

The bond market and interest rates – security: claim on issuer's future income or assets; any financial claim or piece of property that is subject to ownership. Bond: debt security that promises to make payments periodically for a specified period of time – bond market enables corporation/governments to borrow to finance activities and it determines interest rates. Interest rate: cost of borrowing or the price paid for the rental of funds – e.g. mortgage interest rates, car loan rates – personally, high rates could deter you from buying a house//encourage to save – generally, affect not only consumers but also businesses – interest can differ and fluctuate heavily.

The stock market – common stock represents a share of ownership in a corporation – is a security that's a claim on earnings/assets of a corporation – issuing stocks is a way to raise funds to finance activities – stock market globally most followed financial market – fluctuates a lot. Important factor in business investment decisions since price of share affects amount of funds that can be raised.

Why study financial institutions and banking? – banks and other financial institutions are what make financial markets work.

Structure of the financial system – private sector financial institutions, insurance companies, mutual funds, investment banks – lend to a company through financial intermediaries: institutions that borrow funds from people who have saved and in turn make loans to others.

Financial crisis – financial crisis: major disruptions in financial markets that are characterized by sharp declines in asset prices and the failures of many (non-)financial firms.

Banks and other financial institutions – bank: financial institution that accept deposits and make loans – commercial banks, savings associations, mutual savings banks.

Financial innovation – financial innovation: development of new financial products and services – make the financial system more efficient – e-finance: to deliver financial services electronically.

Why study money and monetary policy? – money/money supply: anything that is generally accepted in payment for goods or services or in the repayment of debts.

Money and business cycles – aggregate output: total production of goods and services – unemployment rate: percentage of the available labor force unemployed. Business cycles: upward/downward movement of aggregate output produced in the economy – recessions: periods of declining aggregate output – monetary theory: theory that relates quantity of money and monetary policy to changes in aggregate economic activity and inflation.

Economics Chapter Section Money

IM Harris



Economics Chapter Section Money:

Unveiling the Magic of Words: A Review of "**Economics Chapter Section Money**"

In a global defined by information and interconnectivity, the enchanting power of words has acquired unparalleled significance. Their capability to kindle emotions, provoke contemplation, and ignite transformative change is truly awe-inspiring. Enter the realm of "**Economics Chapter Section Money**," a mesmerizing literary masterpiece penned by way of a distinguished author, guiding readers on a profound journey to unravel the secrets and potential hidden within every word. In this critique, we shall delve to the book is central themes, examine its distinctive writing style, and assess its profound impact on the souls of its readers.

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