Chapter 34 Notes

Functions of Money

- . Medium of exchange
- . Used to buy and sell goods
- . Unit of account
- . Goods valued in dollars
- . Store of value
- . Hold some wealth in money form
- Money is liquid

Money Definition M1

- M1
- . Currency
- Checkable deposits
- Institutions offering checkable deposits
- . Commercial banks
- . Savings and loan associations
- Mutual savings banks
- . Credit union

Money Definition M2

- . M2
- M1 plus near-monies
- Savings deposits including money market deposit accounts (MMDA)
- Small-denominated time deposits
- Money market mutual funds (MMMF)

What "Backs" the Money Supply?

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Minjie Lin

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