

## Chapter 16

### Money and Banking

**Money** is anything which is universally acceptable as a *medium of exchange* that is generally acceptable as a means of payment.

#### **Forms of Money**

**Cash:** Bank notes & coins are a physical form of money

**Bank Deposits:** these are money reserves placed in commercial banks accounts. Examples are *Cheques, Bank Drafts, Debit Cards, Credit Cards*

**Central Bank Reserves:** These are money held by central banks and used by commercial bank to make payments to themselves.

#### **Functions of Money**

**Medium of Exchange** – When money is used to intermediate the exchange of goods and services, it is performing a function as a medium of exchange. It thereby avoids the inefficiencies of a barter system. Exchange is easier and less time consuming in a money economy than in a barter economy.

**Measure of Value / Unit of Account** – e.g. 1 pair of shoe is \$120, while a can of Redbull is \$25.

Money acts as a measuring unit for value. Thus different commodities can be expressed in terms of money uniformly. This simplifies the comparison of the value of two products or services.

**Store of Value** – To act as a store of value, a money must be able to be reliably saved, stored, and retrieved – and be predictably usable as a medium of exchange when it is retrieved. The value of the money must also remain stable over time.

**Standard for deferred payments** – Future transactions can be carried on in terms of money. The loans, which are taken at present, can be repaid in money in the future. The value of the future payments is regulated by money.

# Economics Section 3 Study Guide Answers

**L Darling-Hammond**



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## Whispering the Secrets of Language: An Mental Quest through **Economics Section 3 Study Guide Answers**

In a digitally-driven earth where monitors reign supreme and instant communication drowns out the subtleties of language, the profound strategies and psychological nuances hidden within phrases often move unheard. However, situated within the pages of **Economics Section 3 Study Guide Answers** a charming fictional treasure pulsing with organic thoughts, lies a fantastic quest waiting to be undertaken. Written by a talented wordsmith, this marvelous opus invites visitors on an introspective journey, delicately unraveling the veiled truths and profound impact resonating within ab muscles material of every word. Within the emotional depths of the emotional review, we can embark upon a sincere exploration of the book is key themes, dissect their fascinating publishing type, and yield to the effective resonance it evokes heavy within the recesses of readers hearts.

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