

Chapter 1: Introducing Money and the Financial System**I. Key Components of the Financial System****A. Financial Assets**

- Asset: something of value owned by a practice or firm
- Financial asset: an asset that represents a claim on someone else for a payment
 - Security: a financial asset that can be bought and sold in a financial market
 - Financial market: a place or channel for buying and selling stocks, bonds, and other securities
- 5 Categories of Financial Assets
 - Money: anything generally accepted in exchange for goods/services or anything that's widely accepted to repay a debt
 - Money supply: the total quantity of money in the economy
 - Stocks (equity): a security that represents partial ownership of a corporation
 - Stock to a company: liability
 - Stock to a person: asset
 - Bond (debt security): financial security issued by a corporation or a government that represents a promise to repay a fixed amount of money
 - Interest rate: cost of borrowing funds usually expressed as a % of the amount borrowed
 - No ownership
 - Foreign exchange: units of foreign currency
 - Securitized loans: turn a loan (like a mortgage) into something tradeable
 - Selling mortgages to government/investment banks

B. Financial Institutions

- Financial intermediaries: a financial firm that borrows money from lender-savers and lends them to borrower-spenders
 - Financial middleman – collects funds for someone else
 - Commercial banks
- Financial Markets
 - Primary market: where financial assets are sold for the first time
 - Secondary market: where financial assets are re-sold
 - NY Stock Exchange – physical location
 - NASDAQ – over-the-counter market
 - Companies don't get anything from the secondary market
 - Larger than primary
 - Where prices are set

C. Federal Reserve and Other Regulators

- The Federal Reserve is not the government
- Est. 1913 to prevent bank panics like 1908
- Fed: central bank of the US; lender of last resort to commercial banks
 - If banks have an increase in deposit outflows, they can borrow money from the Fed – bank for the bank
- Commercial banks hate borrowing from the Fed so it didn't work as planned
- FDIC: insures deposits up to \$250,000
 - If a bank fails, the government will pay you back
 - The potential downside: no one is making sure the bank isn't taking too many risks
- Fed conducts monetary policy: Fed takes action to manage the money supply and interest rates to achieve macroeconomic objectives
 - Fed prints money to put into circulation

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Robert H. Frank



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