

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

Answer Sheet Student Study Guide Economics

N. Gregory Mankiw



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Resources in Education, 1980 **Research in Education**, 1970-05 *Microeconomics, Fourth Edition and Study Guide* Boyes, 1999 *Economics* Campbell R. McConnell, Stanley L. Brue, 1996 This textbook focuses on three primary areas the internationalization and thorough updating of the presentation a restructuring of macroeconomics and the addition of pedagogical features to help the students get the most from every chapter Microeconomics William J. Boyes, Michael Melvin, 1999 **Cassell's Household Guide: Being a Complete Encyclopaedia of Domestic and Social Economy, Etc** Cassell & Company, 1877 **Macroeconomics** William J. Boyes, Michael Melvin, 2004-02 Boyes and Melvin have developed the Sixth Edition of Economics to enhance its central features direct and accessible writing proven pedagogy and thorough integration of global economic issues The text's international perspective has been strengthened and extended to focus on the implications of economic principles for business strategy in an era of global competition International issues appear consistently throughout the text in examples that illustrate basic economic concepts In addition economic data drawn from around the world underscores the authors long standing emphasis on global issues Extended coverage of topics affecting global competitiveness such as resource pricing and foreign exchange markets explicitly connects the study of economics with real world business decisions New Chapter 19 Globalization now provides in depth coverage of this controversial phenomenon including the arguments for and against globalization and how it has affected economic growth and poverty worldwide New The Sixth Edition features greater coverage of macroeconomics including the large scale impact of war in Iraq the recent recession and the role of financial market development in economic growth All macroeconomic data has been updated to include statistics through 2002 and in some cases 2003 New Global Business Insight boxes illustrate essential economic concepts using thumbnail maps and examples from around the world including value added taxes the development of informal banking networks in the Islamic world and the World Trade Organization A consistent framework of instruction helps to improve students understanding and performance in the course Fundamental Questions reinforce 5-8 key points per chapter appearing repeatedly throughout the chapter as well as the supplements In addition the text's internal referencing system establishes a hierarchy of ideas by designating a number for each section and subsection cited consistently in the textbook and supplements including the Test Bank New Eduspace is Houghton Mifflin's online learning tool Powered by Blackboard Eduspace is a customizable powerful and interactive platform that provides instructors with text specific online courses and content in multiple disciplines Features of the Boyes Melvin Economics course include algorithmic homework with hints as well as presentation slides photos illustrations and links to group projects **Study Guide for Microeconomics** Michael Parkin, 2007-05 The Study Guide for Microeconomics by Mark Rush of the University of Florida is carefully coordinated with the text MyEconLab and the Test Banks Each chapter of the Study Guide contains Key concepts Helpful hints True false uncertain questions Multiple choice questions Short answer questions Common questions or

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