

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

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The American Economy: A Student Study Guide Wade L. Thomas, Robert B. Carson, 2015-03-26 A student study guide to accompany the principle work The American economy how it works and how it doesn't **Resources in Education**, 1994

Research in Education, 1973 *Stirring the Head, Heart, and Soul* H. Lynn Erickson, 2008 This book is a potent reminder of what it means when teachers teach whole human beings their minds hearts and souls Erickson helps us recall what all great teachers know quality teaching is about building young lives Carol Ann Tomlinson Professor University of Virginia Author The Parallel Curriculum Erickson sets the standard for concept based curriculum Her work offers a theoretically rich and eminently practical approach for constructing curriculum around rich transferable concepts The third edition extends this seminal work for the benefit of educators and their students Jay McTighe Educational Consultant McTighe and Associates Author Understanding by Design Help students analyze and synthesize information for a deeper understanding of big ideas This updated edition of the classic bestseller on curriculum design for quality instruction provides practical structures planning tools and specific classroom examples of effective teaching strategies The author focuses on the need for curriculum and instruction that allows students to move beyond factual learning to a level of understanding where knowledge transfers readily to new situations and thinking becomes integrated The book's wide ranging topics include Aligning local curriculum with state and national content standards Using brain based teaching methods Developing higher order thinking skills Assessing and reporting student progress Creating a lifelong love of learning in students This invaluable resource encourages teachers to create an educational environment that challenges students personal intellect engages their spirits and fosters a greater understanding of the world around them Managing Information Technology in a Global Economy Information Resources Management Association. International Conference, 2001 Today opportunities and challenges of available technology can be utilized as strategic and tactical resources for your organization Conversely failure to be current on the latest trends and issues of IT can lead to ineffective and inefficient management of IT resources Managing Information Technology in a Global Economy is a valuable collection of papers that presents IT management perspectives from professionals around the world The papers introduce new ideas refine old ones and possess interesting scenarios to help the reader develop company sensitive management strategies **Financial Accounting in an Economic Context, Study Guide** Jamie Pratt, 2010-12-08 Grounded in financial statements Financial Accounting allows accountants to see not only the impact of financial transactions in financial statements but also the impact of transactions on overall business decisions The eighth edition offers new elements designed to sharpen Pratt's economic decision making foundation with a more timely real world focus Up to date expanded and detailed IFRS coverage is now included The SEC 2014 roadmap is explored in all chapters Comprehensive coverage of real world financial crisis issues is presented Accountants will also find more discussions on the increasing role of management's assessment of internal controls over financial reporting

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