

ECO 215

Exam 1 Study Guide

Evolution of Money

- What economic forces have driven the process of monetary evolution? Why has money evolved?
- What does it mean to say that "Money is a social institution"?
- Can a sophisticated economy exist in the absence of money? Explain.
- What major functions does money perform?
 - Is it necessary for an item to perform all monetary functions to be considered money?
- Which is the most essential function of money: measure of value (unit of account), medium of exchange, or standard of deferred payments? Why?
- Why is coined metal preferable to bullion for ordinary use as money? Why is bank money preferred to commodity money?
- What is the "Ghost of Gold"?
- How and why did money evolve from bullion into coins? From coins into notes?
- What items are included in the basic U.S. money supplies, M1 and M2?

Overview of the Financial System

- What is the major purpose of the financial system? What subsidiary functions does it perform?
- What is a market? (I specified two things in class.)
- In what ways do financial markets enable savers to cope with risk?
- How do financial markets increase the liquidity of financial assets?
 - By the way, what is liquidity? (Complete definition.)
- How do financial markets disseminate information on the quality of assets?
- What sorts of information are especially valuable in financial markets?
- What are
 - primary markets?
 - secondary markets?
 - capital markets?
 - money markets?
 - debt markets?
 - equity markets?
- Why are secondary markets important in a highly developed economy?

Understanding Interest Rates

- Know the formulas for the prices of discount bonds and coupon bonds.
- Why do the prices of longer-term bonds change more when the market interest rate changes than do the prices of shorter-term bonds?
- What is time preference?
- Know the formulas for yield to maturity and total rate of return.
- What is the difference between a nominal interest rate and a real interest rate?
 - How is a real interest rate calculated?
- What is the difference between the *ex ante* real interest rate and the *ex post* real interest rate?
- Can a nominal interest rate fall below zero? How about a real interest rate?

Banking And Financial Systems Study Guide

Marcel A. Müller



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Table of Contents Banking And Financial Systems Study Guide

1. Understanding the eBook Banking And Financial Systems Study Guide
 - The Rise of Digital Reading Banking And Financial Systems Study Guide
 - Advantages of eBooks Over Traditional Books
2. Identifying Banking And Financial Systems Study Guide
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Banking And Financial Systems Study Guide
 - User-Friendly Interface
4. Exploring eBook Recommendations from Banking And Financial Systems Study Guide
 - Personalized Recommendations
 - Banking And Financial Systems Study Guide User Reviews and Ratings
 - Banking And Financial Systems Study Guide and Bestseller Lists
5. Accessing Banking And Financial Systems Study Guide Free and Paid eBooks
 - Banking And Financial Systems Study Guide Public Domain eBooks
 - Banking And Financial Systems Study Guide eBook Subscription Services
 - Banking And Financial Systems Study Guide Budget-Friendly Options

6. Navigating Banking And Financial Systems Study Guide eBook Formats
 - ePub, PDF, MOBI, and More
 - Banking And Financial Systems Study Guide Compatibility with Devices
 - Banking And Financial Systems Study Guide Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Banking And Financial Systems Study Guide
 - Highlighting and Note-Taking Banking And Financial Systems Study Guide
 - Interactive Elements Banking And Financial Systems Study Guide
8. Staying Engaged with Banking And Financial Systems Study Guide
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Banking And Financial Systems Study Guide
9. Balancing eBooks and Physical Books Banking And Financial Systems Study Guide
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Banking And Financial Systems Study Guide
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Banking And Financial Systems Study Guide
 - Setting Reading Goals Banking And Financial Systems Study Guide
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Banking And Financial Systems Study Guide
 - Fact-Checking eBook Content of Banking And Financial Systems Study Guide
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements

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- Interactive and Gamified eBooks

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