

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

S Marginson



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