

## Chapter 3 What Is Money Economics

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## Chapter 3 What Is Money?

3-3 Definition of Money • What is it? – Money is anything that is generally accepted in payment for goods or services or in the repayment of debts. • A rather broad definition – “ Money ” is defined in terms of function, not form – “ Money ” is a social construction

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(i.e., it is dependent on social acceptance)

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Chapter 3. What Is Money? Preview In this chapter, we develop precise definitions by exploring the functions of money, looking at why and how it promotes economic efficiency, tracing how its forms have evolved over time, and examining how money is currently measured. 3-2. 2016 Pearson Education, Inc. All rights reserved.

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Meaning of money. :anything that is generally accepted in payment for goods or services or in the repayment of debts. checks are accepted as payments for purchases, checking account deposits are considered money as well. currency.

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1. Money is not: Just currency, wealth, or income 2. Money (Stock Concept) is different from: Currency in circulation (A part of the money supply (Stock concept)), Wealth (The total collection of pieces of property that serve to store value (Stock concept)), Income (Flow of earnings per unit of time (A flow concept))

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Chapter 3 What is Money? STUDY. PLAY. Money. Anything that is accepted in exchange for goods and services or in the repayment of debts. True. Money is just not currency. Currency. Is money but so are checks and demand deposits. Money. Different from wealth and income. Stock of a Variable.

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Combination of many things-currency, wealth and income-also defined in its functions. Click again to see term . Tap again to see term . 3 Primary functions of Money in any Economy. Click card to see definition . Tap card to see definition . 1) Medium of Exchange. 2) Unit of Account. 3) Store of Value.

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During the third year, you will earn \$15.05 ( $=125.44 \times 0.12$ ) in interest and have \$140.49 in three years. Therefore, the Future Value of \$100 for three years at 12% is \$140.49. In other words, \$100 today is equivalent to \$140.49 received three years from now assuming that you can earn 12% interest annually.

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Money in the form of currency or checks; used to pay for goods and services Barter economy  
one without money, in which goods and services are exchanged directly for other goods and services

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Chapter 3 Money Management Strategy 61 By considering your values, your goals, and the state of your bank account, you can make better spending decisions. For example, if your goal is to save as much money as you can for college, then you might borrow a book from a library rather than buy it from a book-

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