

# Chapter 12 Money and Financial Institutions

## Section 12.1 Money and Banking

### Section Summary with Key Terms and Academic Vocabulary

**Money and Banking** Money functions as a medium of exchange, a standard of value, and a store of value. It enables people and businesses to buy and sell goods and services more easily. For money to carry out its functions, it must have several characteristics. It must be scarce, acceptable, portable, divisible, durable, and hard to counterfeit. Financial institutions such as banks manage money. They store, transfer, and lend it. The products and services banks offer help other businesses and consumers manage their money.

#### Key Terms

**money** A standard of value and a means of exchange or payment

**monetary system** A system in which goods and services are directly exchanged using money

**financial institution** A firm that manages money

**bank account** A record of how much money a customer has deposited into or withdrawn from a bank

**deposit** The money put in a bank account

**withdrawal** The money taken out of a bank account

**interest** A fee charged for the use of money

**electronic funds transfer (EFT)** Allows money to be transferred from one bank account to another through a network of computers

**direct deposit** The electronic transfer of a payment directly from the payer's bank account to the account of the person being paid

**collateral** Property or goods pledged by a borrower to use as security against a loan if the loan is not repaid

**mortgage** An agreement in which a borrower gives a lender the right to take property if a loan is not repaid

**safe-deposit box** A secure box in a bank's vault for the safe storage of a customer's valuables

#### Academic Vocabulary

**acquire** To get as one's own

**stable** Firmly established

**primary** Of first rank, importance, or value

**secure** Free from risk or loss

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## **Table of Contents Mcgraw Hill Solution Manuals Financial Institutions**

1. Understanding the eBook Mcgraw Hill Solution Manuals Financial Institutions
  - The Rise of Digital Reading Mcgraw Hill Solution Manuals Financial Institutions
  - Advantages of eBooks Over Traditional Books
2. Identifying Mcgraw Hill Solution Manuals Financial Institutions
  - 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 Mcgraw Hill Solution Manuals Financial Institutions
  - User-Friendly Interface
4. Exploring eBook Recommendations from Mcgraw Hill Solution Manuals Financial Institutions
  - Personalized Recommendations
  - Mcgraw Hill Solution Manuals Financial Institutions User Reviews and Ratings

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- 5. Accessing Mcgraw Hill Solution Manuals Financial Institutions Free and Paid eBooks
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  - Mcgraw Hill Solution Manuals Financial Institutions eBook Subscription Services
  - Mcgraw Hill Solution Manuals Financial Institutions Budget-Friendly Options
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  - ePUB, PDF, MOBI, and More
  - Mcgraw Hill Solution Manuals Financial Institutions Compatibility with Devices
  - Mcgraw Hill Solution Manuals Financial Institutions Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Mcgraw Hill Solution Manuals Financial Institutions
  - Highlighting and Note-Taking Mcgraw Hill Solution Manuals Financial Institutions
  - Interactive Elements Mcgraw Hill Solution Manuals Financial Institutions
- 8. Staying Engaged with Mcgraw Hill Solution Manuals Financial Institutions
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Mcgraw Hill Solution Manuals Financial Institutions
- 9. Balancing eBooks and Physical Books Mcgraw Hill Solution Manuals Financial Institutions
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Mcgraw Hill Solution Manuals Financial Institutions
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Mcgraw Hill Solution Manuals Financial Institutions
  - Setting Reading Goals Mcgraw Hill Solution Manuals Financial Institutions
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Mcgraw Hill Solution Manuals Financial Institutions
  - Fact-Checking eBook Content of Mcgraw Hill Solution Manuals Financial Institutions
  - Distinguishing Credible Sources

13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
14. Embracing eBook Trends
  - Integration of Multimedia Elements
  - Interactive and Gamified eBooks

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