

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bank account A record of how much money a customer has deposited into or withdrawn from a bank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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Financial Institutions Management Anthony Saunders,Hugh Alun Lloyd Thomas,2001 This text focuses on the risks faced by managers of financial institutions and the methods and markets through which these risks are managed The context is the Canadian financial services industry The text begins with thumbnail sketches of the industry its member companies their structures and the regulatory environment It looks not only at banks but also at insurance companies trust companies credit unions investment banks and finance companies providing a holistic view of the challenges of liquidity risk interest rate risk market risk credit and other risks in the global environment This highly regarded text continues to take the same innovative approach as the first edition focusing on managing return and risk The book s central theme is that the risks faced by financial institution managers and the methods and markets through which these risks are managed are essentially the same whether the institution is a commercial bank an investment bank a credit union an insurance company or a finance company A second theme that emerges in this edition is that the risks booked by the financial institution use risk capital and generate an expected return that should justify that use The authors explain the latest techniques of risk measurement against the backdrop of the convergence of worldwide securities investment credit and insurance industries *The Journal of Finance* ,1974 *Financial Accounting* John J. Wild,2000 Not to be confused with Financial Accounting Partner this CD contains four separate software applications General Ledger Application Software Peachtree Templates Excel Templates and links to online quizzes Canadiana ,1990 Australian National Bibliography ,1996 **Catalogue of Title-entries of Books and Other Articles Entered in the Office of the Librarian of Congress, at Washington, Under the Copyright Law ... Wherein the Copyright Has Been Completed by the Deposit of Two Copies in the Office** Library of Congress.

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