

# Chapter 8 - Money & Banking

## Glossary

Assets  
Bank rate  
Bill of exchange  
Commodity money  
Demand deposits  
Excess reserves  
Fiat money  
Fractional reserve system  
Leverage  
Liabilities  
M1  
M2  
Medium of exchange  
Money multiplier  
Near banks (Nonbank financial intermediaries)  
Net worth (Equity)  
Notice deposits  
Spread  
Store of wealth  
Target reserve ratio  
Unit of account

## 8.1 Money: Functions, Characteristics, and History

### 8.2 What Constitutes Money?

M1  
M2  
M2+

### 8.3 The Creation of Money by the Banking System

#### Formula

#### Practice Questions

#### Practice Exercises

- 1)
- 2)
- 3)
- 4)
- 5)
- 6)
- 7)

# Chapter 8 Money In Review Answer Key

**Annelies Wilder-Smith**



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