

Chapter 12 – Types of Financial Markets

12.1 The role of financial markets in the economy:

Financial markets play a crucial role in the operation of modern market economies. Financial markets create products that provide returns for those who have excess funds (savings), making these funds available to those who need additional money for consumption or investment.

The financial services industry is one of the largest industries in Australia, however, its actions also influence other industries because many businesses rely on financing in some capacity.

Financial intermediaries (institutions) are firms that hold the accumulated funds of individuals or firms as deposits (e.g. banks), and then make loans to other firms or individuals who can make use of them. In essence, financial intermediaries create a bridge between the savers and borrowers in our economy.

Sources for savings

- The proportion of household income that isn't spent on consumer goods is saved
- Businesses can save by not distributing all of their profits to their owners
- When the government budgets for a surplus

Reasons for borrowing

- Consumers borrow when their demand for goods and services exceeds their current capacity to pay for them (credit cards). For example, many consumers borrow money to purchase expensive consumer durables such as houses or cars
- Entrepreneurs and business managers borrow to fund the operation or expansion of their businesses
- The government becomes a borrower of funds when it budgets for a deficit

Financial markets are also the **factor markets for capital** in the economy. Capital is required by businesses as an input into the production process, so that the goods and services required to satisfy the economy's wants can be produced.

The process of financial markets is efficient as it allows the income invested into banks, can be used by banks to lend that money on the someone wanting to borrow money for immediate consumption and investment.

Savings from consumers, businesses and governments can not only be used for future consumption, but also to invest in capital, which increases the productive capacity of the economy.

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Princeton Review



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Principles of Microeconomics N. Gregory Mankiw, Ronald D. Kneebone, Kenneth J McKenzie, 2023-02-01 Principles of Microeconomics Ninth Canadian Edition breaks down concepts and emphasizes important themes for students It is the most widely used economics textbook on the market perfectly complementing instructor lessons Students should expect to gain a solid understanding of economic theory through real world applications While it prepares students for advanced economics studies it also speaks to people in other fields Mankiw stresses big picture ideas ensuring learners are grounded in essential economic concepts and principles Princeton Review AP Economics Micro & Macro Premium Prep, 22nd Edition The Princeton Review, 2025-08-05 PREMIUM PRACTICE FOR A PERFECT 5 Ace the newly digital AP Economics Micro 1 test in the book 1 online for each Detailed answer explanations to help you learn from mistakes Get more via your online student tools including a list of key terms and concepts study plans and exam updates **Economics of Outdoor Recreation** Marion Clawson, Jack L. Knetsch, 2013-10-18 This book is one of the first to supply the means for evaluating recreational resources in economic terms Originally published in 1967 **Basic Economic Principles** Sanford D. Gordon, Alan D. Stafford, 1989 **Cambridge International AS and A Level Economics Revision Guide** Susan Grant, 2013-03-18 Cambridge International AS and A Level Economics Revision Guide helps students prepare for the Cambridge examination Cambridge International AS and A Level Economics Revision Guide provides guidance on tackling the different types of questions set by the examination board It includes advice on revision and essay writing as well as clear summaries of the syllabus content **Cracking the GED Test with 2 Practice Exams, 2016 Edition** Princeton Review, 2015-09-08 THE PRINCETON REVIEW GETS RESULTS Get all the prep you need to ace the GED with 2 full length practice tests thorough GED content reviews and extra practice online This eBook edition is optimized for on screen learning with cross linked questions answers and explanations Techniques That Actually Work Essential strategies to help you work smarter not harder Customizable study road maps to help you create a clear plan of attack Expert tactics to help improve your writing for the Extended Response prompts Everything You Need to Know to Help Achieve a High Score Complete coverage of Reasoning Through Language Arts Mathematical Reasoning Science and Social Studies Guided lessons with sample questions for all tested topics Clear instruction on the computer based question formats Practice Your Way to Excellence 2 full length practice tests with detailed answer explanations Practice drills for all four test subjects 350 additional multiple choice questions online organized by subject Plus Bonus Online Features Extra multiple choice practice questions in all 4 test subjects Insider tips from admissions counselors on the GED test and college success Downloadable tutorials to help boost your graphics and reading comprehension skills Custom printable answer sheets for the in book practice tests **JAM IIT Economics Question Bank MSC Entrance** Mocktime Publication, For IIT JAM Economics code EN this question bank contains previous year papers PDF format books that summarise syllabus microeconomics macroeconomics statistics for economics

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