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1. Time. Time has value and inflation adversely affects value. It affects decisions on immediate or later consumption,... 2. Risk. Risk (potential losses) is unavoidable and requires compensation. Usually higher risk opportunities have higher... 3.

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Five Core Principles  
of Money And  
Banking 1. Time has  
Value. Time affects  
the value of financial  
instruments. Interest  
payments exist  
because of time  
properties... 2. Risk  
Requires  
Compensation. In a  
world of uncertainty,  
individuals will  
accept risk only if

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they are  
compensated in... 3.  
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financial landscape  
produced by financial  
innovation,  
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Markets plus ...  
Money acts as a  
medium of exchange.  
As a result, money  
eliminates the need

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for barter , which is the exchange of goods and services directly for other goods and services, which requires a double coincidence of wants (a situation in which two people each want some good or service that the other person can provide).

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Value. MONEY & THE  
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SYSTEM:Distinctions  
among Money,  
Wealth, and Income.  
OTHER FORMS OF  
PAYMENTS:Electronic

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BANKING: Time has  
Value ...

The discussion of  
money and banking

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is a central component in the study of macroeconomics. At this point, you should have firmly in mind the main goals of macroeconomics from Welcome to Economics!:

economic growth,  
low unemployment,  
and low inflation. We have yet to discuss



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Money and its role in  
helping to achieve  
our macroeconomic  
goals.

Introduction to  
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6. 6

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### Edition The Banking

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characteristics are:  
general acceptability  
in trade (medium of  
exchange) by all  
economic agents,  
high degree of  
certainty of value  
(store of value), and  
divisibility (unit of  
account). Being a  
medium of exchange  
is most crucial.

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is a central  
component in  
studying  
macroeconomics. At  
this point, you should  
have firmly in mind

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the main goals of macroeconomics from Welcome to Economics!:

economic growth, low unemployment, and low inflation. We have yet to discuss money and its role in helping to achieve our macroeconomic goals.

Ch. 27 Introduction to  
*Page 30/38*

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Describe how understanding the principles of money and banking has enhanced the lives of everyday people.

Explain how bankers can simultaneously be entrepreneurs and lend to

entrepreneurs. 1.1

Dreams Dashed.

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Learning Objective.  
How can ignorance of  
the principles of  
money and banking  
destroy your dreams?

Money, Banking, and  
Your World  
Recognized as the  
most comprehensive  
introduction to the  
banking industry for  
over 40 years, it  
introduces



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fundamental banking concepts and principles, the basics of how banks operate as service providers and businesses, their obligation to operate in a safe and sound manner and manage risks, and the responsibilities of bank employees in a customer-focused financial services

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Identify which of the following is not one of the five core principles of money and banking? A. Risk requires compensation B. Time has value C. Information is the

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## Principles Of

### Money Banking D.

#### Stability creates risk.

#### Chapter 1 Stability

#### creates risk.

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OBJECTIVES By the  
end of this chapter,  
students should be  
able to: 1. Describe

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how ignorance of the principles of money and banking has injured the lives of everyday people. 2. Describe how understanding the principles of money and banking has enhanced the lives of everyday people. 3.

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