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Time has value and
inflation adversely
affects value. It*

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affects decisions on
immediate or later
consumption,... 2.
Risk. Risk
(potential losses) is
unavoidable and
requires
compensation.
Usually higher risk
opportunities have
higher... 3.
Information. ...

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has Value. Time
affects the value of
financial
instruments.
Interest payments
exist because of
time properties...

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2. Risk Requires
Compensation. In a
world of
uncertainty,
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accept risk only if
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Money acts as a medium of exchange. As a result, money eliminates the need for barter , which is the exchange of goods and services directly for other goods and services, which requires a double coincidence of

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wants (a situation
in which two
people each want
some good or
service that the
other person can
provide).

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in mind the main
goals of
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unemployment,
and low inflation.
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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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enhanced the lives
of everyday
people. Explain
how bankers can
simultaneously be
entrepreneurs and
lend to
entrepreneurs. 1.1
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Identify which of
the following is not
one of the five core
principles of money
and banking? A.
Risk requires

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B. Compensation
C. Time has value
D. Information is the basis for decisions
E. Stability creates risk.
Chapter 1
Stability creates risk.

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CHAPTER

OBJECTIVES By the end of this chapter, students should be able to: 1. Describe how ignorance of the principles of money and banking has injured the lives of everyday people.

2. Describe how understanding the

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principles of money
and banking has
enhanced the lives
of everyday
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