

Financial Markets and Institutions

topic 1: the financial system

the evolution of the financial system

- the economy has evolved through three stages
 - the barter economy
 - the monetary economy
 - the financial economy (with a financial system)

the barter economy

- money does not exit at the beginning of economy
- barter is the simplest form of the economy: people exchange their products directly
- a barter economy builds on the double coincidence of wants
- the common medium of exchange emerge from the barter economy: money

a brief history of money:

money took many forms

desirable properties of a common medium of exchange:

- valuable
- relatively scarce
- homogenous

Study Guide For Financial Markets And Institutions

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