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value owned by a firm or an individual. asset-liability time mismatch. a bank's liabilities can be withdrawn in the short term while its assets are repaid in the long term. balance sheet.

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cuts MR from below. iii.

In essence, because the  
firm's marginal cost  
curve determines how

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much the firm is willing to supply at any price, it is the competitive firm's supply curve. iv.

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Simple Deposit

Multiplier = reserve

ratio.  $RR$  is smaller

than the simple deposit

multiplier because

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banks keep excess

reserves and households

hold excess cash. The

real world money

multiplier.

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a competitive firm

doubles the amount it

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commodity, such as  
gold or ...

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Understanding

opportunity cost You

work as an assistant

coach on the university

basketball team and earn

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Money often serves as :  
a medium of exchange.  
a unit of account. a store

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of value. all of the  
above. Commodity  
money is money that  
takes the form of a  
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intrinsic value. Fiat  
money is money without  
intrinsic value. It is used  
as money only by  
government decree.  
Paper money is: an [...]

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