**Introduction to Business and Technology**

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**Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Period: \_\_\_\_\_\_\_\_\_**

**Chapter 12 – Money and Financial Institutions**

**Section 12.1 Money and Banking**

**GRAPHIC ORGANIZER**

**THE PURPOSE OF MONEY**

­­­ **Money enables people to** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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**In the past, people used \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ and \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ for money.**

**Modern Society uses:**

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**Money is most commonly considered to be:**

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**CHARACTERISTICS OF MONEY**

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ and \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ are common forms of money. For money to carry out its functions, it must have the following six characteristics:

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**Note**

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**FUNCTIONS OF BANKS**

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**STORING MONEY**

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**BANK ACCOUNTS**

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**TRANSFERRING MONEY**

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**LENDING MONEY AND HOW BANKS MAKE A PROFIT**

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**COLLATERAL**

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**FOUR MAIN TYPES OF BANK LOANS**

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**OTHER FINANCIAL SERVICES**

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**THE BARTER SYSTEM**

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