

INVESTICE DO ROZVOJE VZDĚLÁVÁNÍ

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Vzdělávací obor: Anglický jazyk
Tematický okruh: odborná slovní zásoba pro studenty ekonomických oborů
(Ekonomika a podnikání, Obchodník, Podnikání)
Klíčová slova: peníze, mince, bankovky, měna

Metodický list/anotace:

Materiál slouží k seznámení se základní odbornou slovní zásobou pro studenty ekonomických oborů. Jedná se zejména o termíny z oblasti ekonomie.

Studenti odhadují na základě svých znalostí význam slov. V případě potřeby pracují se slovníkem.

Money II

What is it?

- Money is anything generally accepted as payment.
- The money supply consists of ***currency*** (*banknotes and coins*) and ***bank money*** (the balance held in checking accounts and savings accounts).

Functions of money

The main functions of money are:

- a medium of exchange
- a unit of account
- a store of value

Medium of exchange

- Gold was long popular as a medium of exchange and store of value because it had a constant value due to its special physical and chemical properties.
- Now we have copper *coins* and other non-precious metals as coins. Metals were mined, weighed, and stamped into coins. This was to assure the individual taking the coin that he was getting a certain known weight of precious metal. Coins created a new unit of *account*, which helped lead to banking.
- the need for credit and for circulating easier than exchanging copper coins led to the introduction of paper money - *banknotes*. It began as a means for merchants to exchange heavy coinage for receipts of deposit issued as promissory notes from shops of wholesalers, notes that were valid.

Types of money

- *commodity money* such as precious metals, barley, rice, salt, peppercorns, large stones
- *representative money* such as coins, paper money or certificates
- *fiat money or fiat currency* whose value is **not derived** from any value or guarantee
- *commercial bank money or deposits* - can be used for the purchase of goods and services

Remember

- bank money, which consists only of records forms the largest part of the money supply in developed nations
- the money supply of a country consists of *currency* (banknotes and coins) and *bank money* (the balance held in *checking accounts and savings accounts*)

Literatura

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