

Key Details

History of Money

Money is anything, such as coins and paper bills, used to pay someone for goods we buy from them or for a service they do for us. Money has three main functions. First, it is used as a **medium of exchange**, meaning people will accept it in exchange for goods or services. Second, it can be used as a **unit of accounting**, which allows people to use it to keep records. Third, it has a **store of value**, meaning people can save it for future purchases.

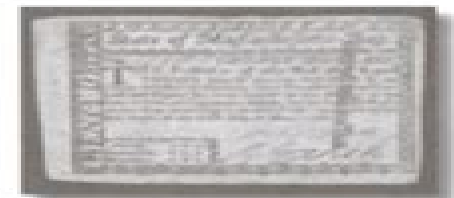
From Bartering to Currency

Before people had money, they **bartered**, or traded, for things they needed or wanted. As civilizations grew, people began using items such as shells, salt, and cattle as the **unit of exchange**, or money. When trade and travel expanded beyond the local community, people sought a **commodity**, or common item, that everyone could accept for payment. Lumps of precious metal became a standard unit of exchange. Gold and silver were the most commonly used metals because they were durable and could be divided into smaller pieces. Coins made from precious metals were first used in Turkey, Egypt, Greece, and Rome. However, when carrying around bags of coins eventually became too burdensome, a more convenient form of money evolved. The Chinese were the first civilization to use paper money.



Currency in the New World

The first settlers in the New World brought little money with them; England prohibited the colony from producing **currency** (coins or paper money). This was a way to force the colonies to trade exclusively with England. Massachusetts was the first colony to make its own coins and paper money. Later, other colonial governments issued their own currency. However, the paper money was only good if there was enough gold or silver to exchange for it. Soon, the colonies had more money in circulation than they had gold or silver. This made the colonial money worthless.



*Paper money from
Massachusetts-Bay, 1780*

The United States

During the American Revolution, the Continental Congress issued **Continentials**, or paper money, to finance the war. The United States government also issued paper money, nicknamed **greenbacks**, during the Civil War to pay debts. Both times, the paper money became worthless because the government didn't have enough gold or silver to back the new money.

To establish better control over the supply of money in circulation, Congress passed the **Federal Reserve Act** in 1913. The United States Treasury bought up all the paper money in circulation. **Federal Reserve Banks** were established under the new law. They were the only banks authorized to issue paper money. Today, **Federal Reserve notes**, our current paper money, are printed by the **Bureau of Engraving and Printing**. These notes are **legal tender**, or the official money used for payment, for all debts in the United States.

Mark Twain Media Answer Key On Economics

Schyrlet Cameron, Janie Doss



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Test Prep for CCSS Performance Tasks, Grade 8 Schyrlet Cameron, Carolyn Craig, 2015-01-05. *Test Prep for CCSS Performance Tasks* is a 64-page, three-book series for grades six through eight. It focuses on performance tasks aligned with the Common Core State Standards (CCSS) for English Language Arts Literacy. The series will help familiarize students with tasks and language they may encounter in Common Core assessments. Each book includes instruction, resources, rubrics, instructional overview, instructional strategies, and resources for each performance task. Mark Twain Media Publishing Company specializes in providing captivating supplemental books and decorative resources to complement middle and upper grade classrooms. Designed by leading educators, the product line covers a range of subjects including mathematics, sciences, language arts, social studies, history, government, fine arts, and character.

Life Science Quest for Middle Grades, Grades 6 - 8

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Rules for the Global Economy Horst Siebert, 2016-06-28 Rules for the Global Economy is a timely examination of the conditions under which international rules of globalization come into existence enabling world economic and financial systems to function and stabilize Horst Siebert a leading figure in international economics explains that these institutional arrangements such as the ones that govern banking emerge when countries fail to solve economic problems on their own and cede part of their sovereignty to an international order Siebert demonstrates that the rules result from a trial and error process and usually after a crisis in order to prevent pointless transaction costs and risks Using an accessible and nonmathematical approach Siebert links the rules to four areas international trade relations factor movements financial flows and the environment He looks at the international division of labor in the trade of goods and services flow of capital diffusion of technology migration of people including labor and human capital protection of the global environment and stability of the monetary financial system He discusses the role of ethical

norms and human rights in defining international regulations and argues that the benefits of any rules system should be direct and visible. Comprehensively supporting rules based interactions among international players, the book considers future issues of the global rules system.

Black History Activities, Grades 5 - 8 Schyrlet Cameron, 2023-02-13

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