

Surname

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First name:

2023

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ADMISSION : Presentation and graphic representation of an economic content

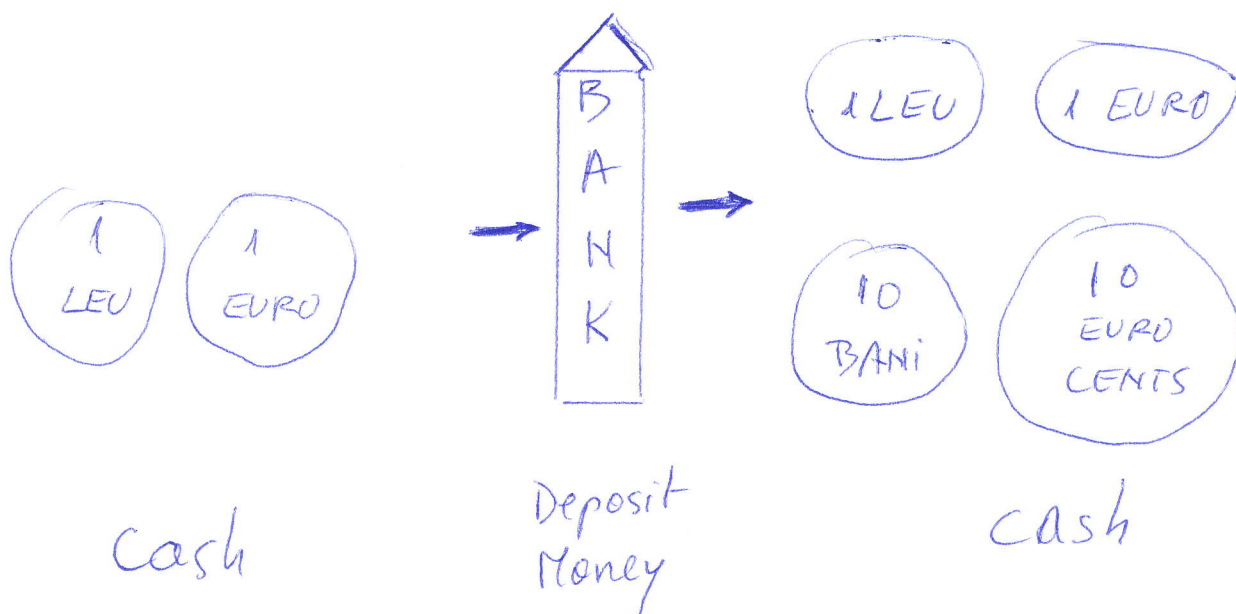
The name of the chosen economic content

(to be filled in by hand inside the box below, the candidate may choose from a list imposed by the faculty)

MONEY. THE MONETARY MARKET

The graphic representation of the chosen economic content

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Savings can be turned into money deposits, which bring interest. The financial-banking institutions take the cash, use it as deposit money, and at maturity they give back the cash to the depositors (unless they consider a different option).

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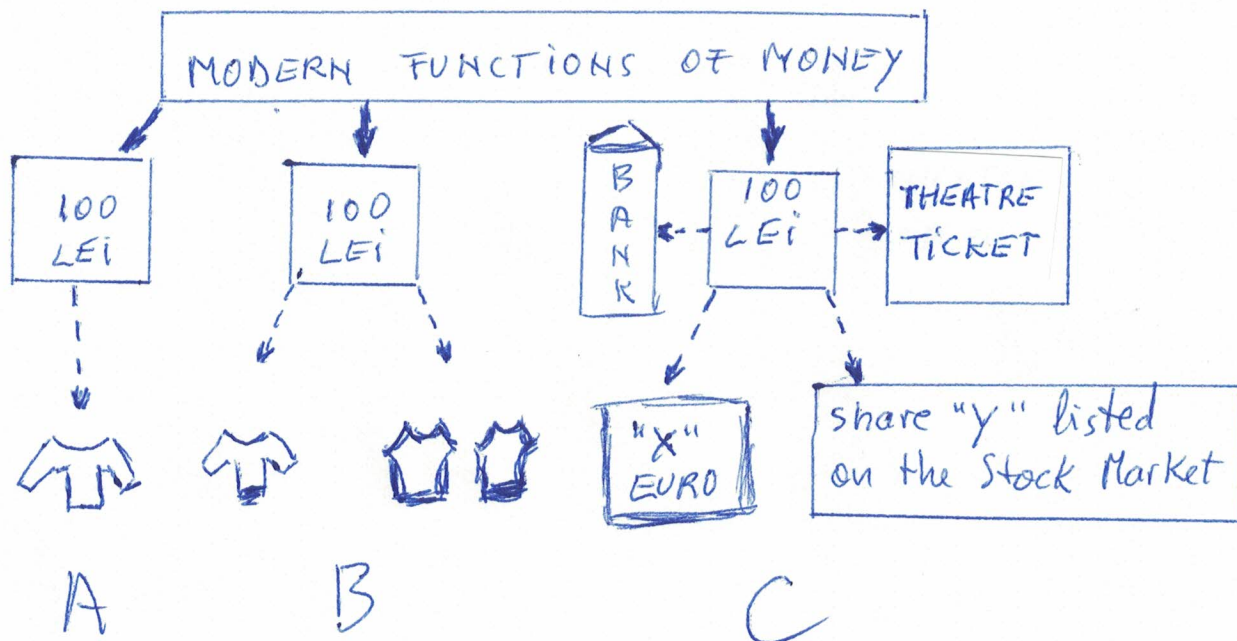
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In modern times, the most relevant functions of money take into account the realities economic entities have to manage.

A. Means of exchange function, respectively means of payment.

B. Value measurement function

C. Means of reserve function, respectively universal money function.

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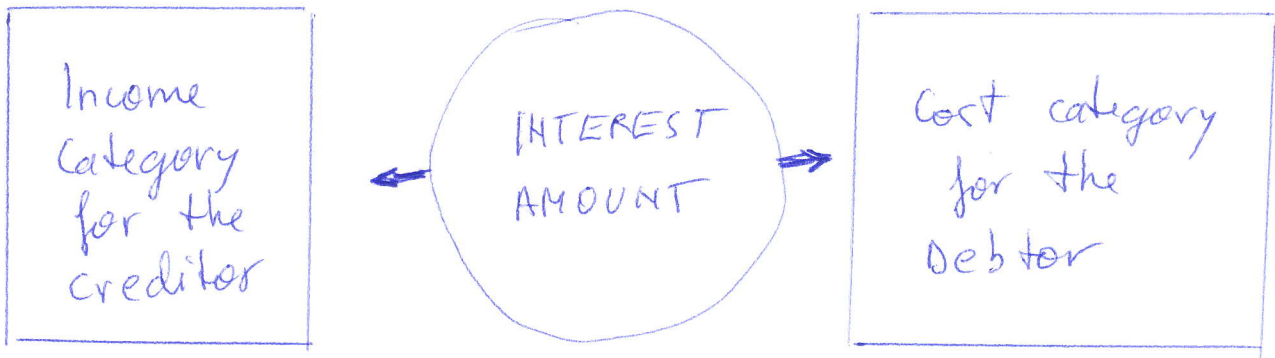
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PURPOSE: - investment
- technologies
- etc.

PURPOSE: - consumer
goods
purchase,
etc.

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The double character of interest depends on the subject of the banking operation: a) the creditor aims at stimulating the general economic activity (including their own evolution); b) the debtor (in this case, a physical entity) is motivated both by obtaining the goods they want and by producing income, which will facilitate the return of the credit and of the interest (at maturity).

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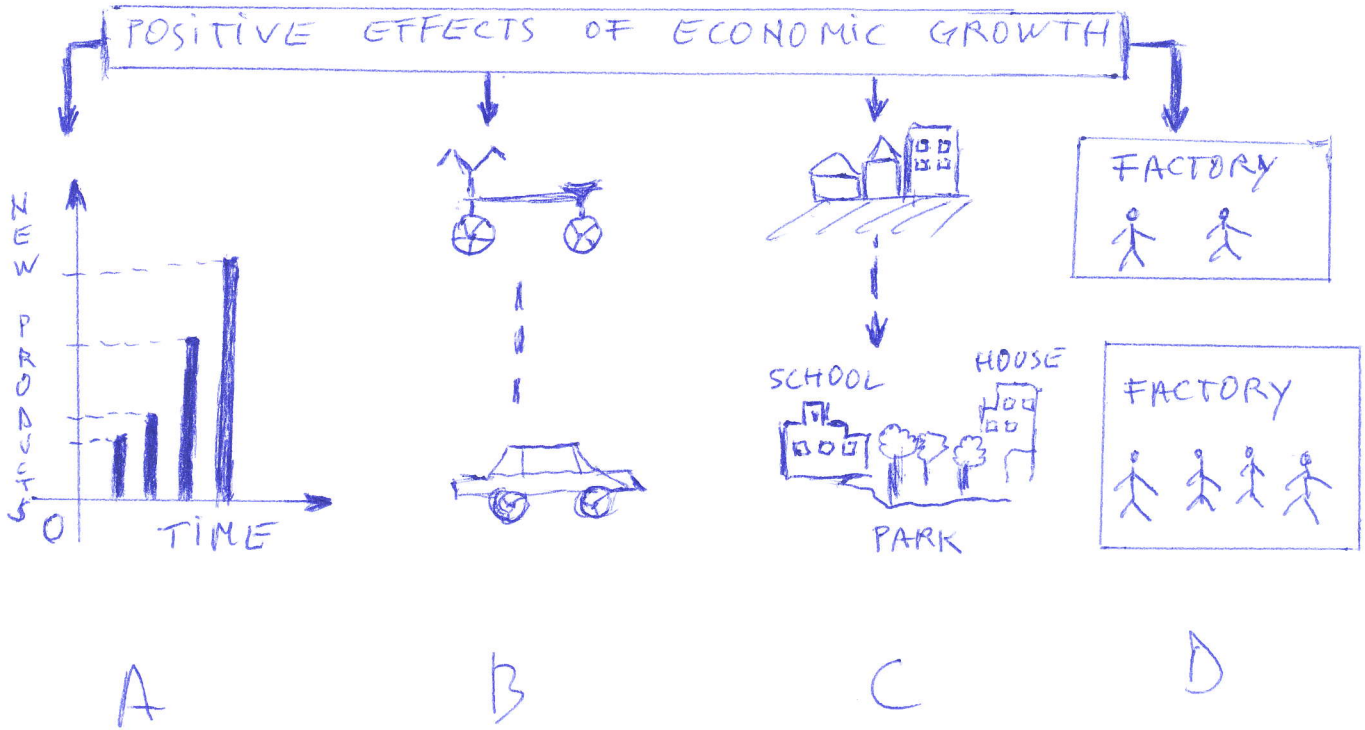
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ECONOMIC GROWTH

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Economic growth has several positive effects, which refer mainly to the following concrete elements: (A) the creation of new products; (B) the evolution of the living standard along with social-economic development; (C) the promotion of viable institutions; (D) the decrease of the unemployment rate (the occupancy rate, respectively).

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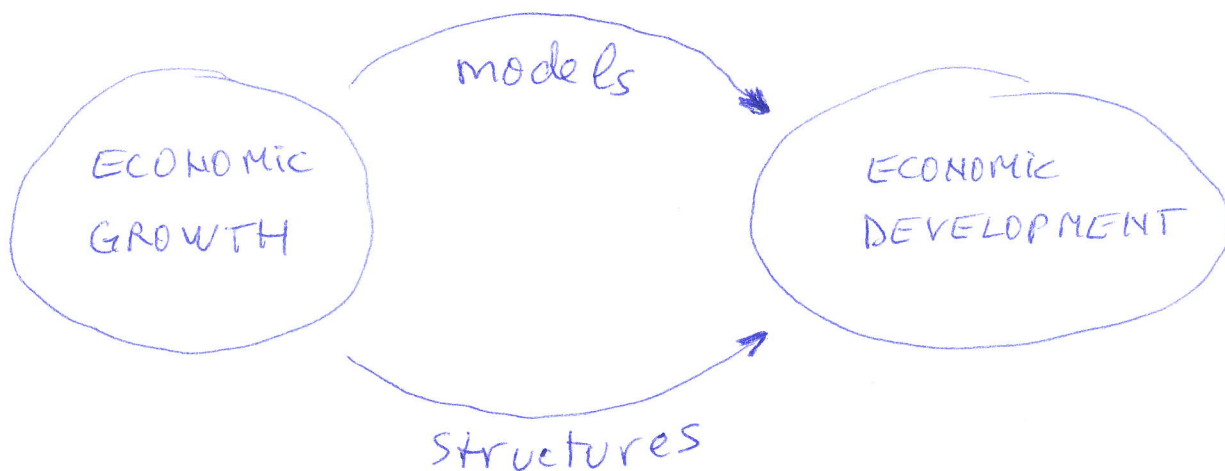
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Although they have similar purposes (being applicable and referring to quantifiable aspects through economic modelling), the two concepts differ. Growth makes development possible; however, it is mostly oriented towards quantitative indicators. On the other hand, development is possible only by including in the analysis the predominantly qualitative and structural indicators.

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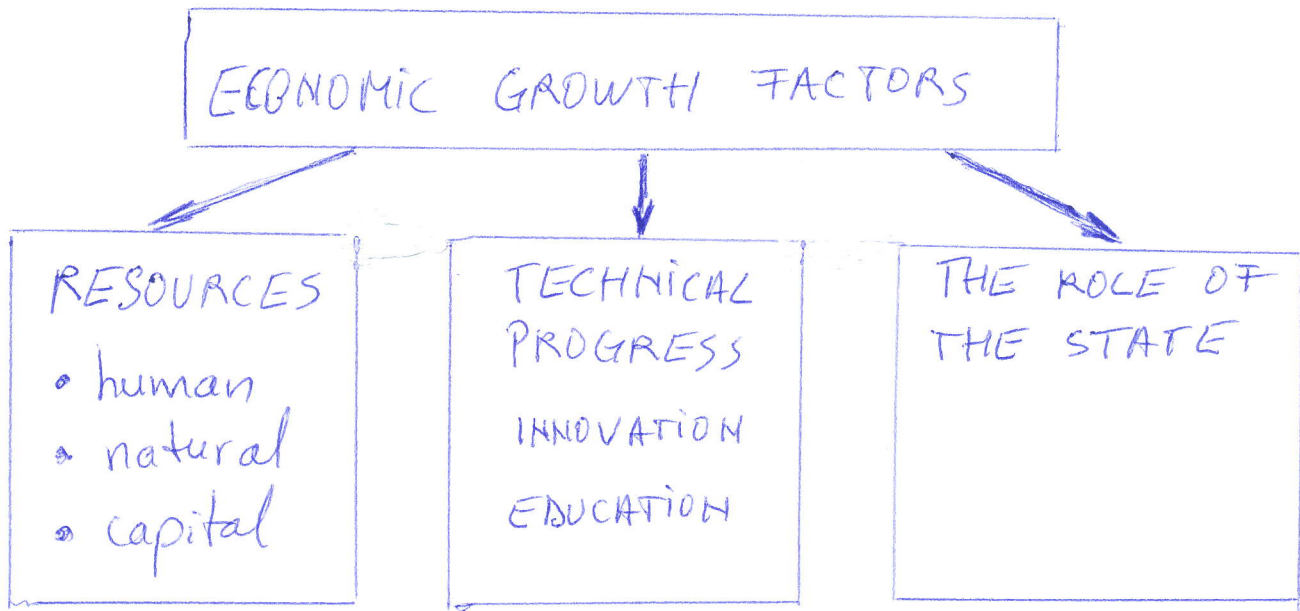
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Among the factors that determine economic growth, the essential ones are those nominated by : resources, technical progress, innovation, educational system. The state is undoubtedly the pillar of the whole structure through the economic policy it is promoting.

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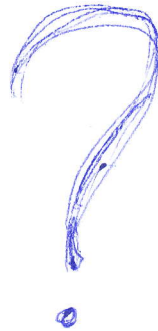
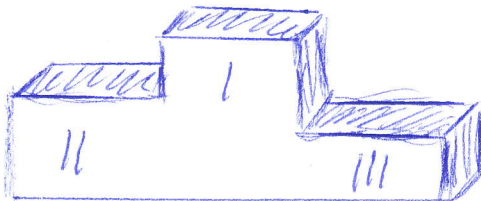
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THE OPPORTUNITY COST

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A student who practices professional sport receives a camp ticket for the period when a sport competition is taking place. The opportunity cost shows the potential gain the subject loses when they make a decision at the expense of another (which they give up). In this case, the student decides which option is more relevant to him. Example: Choosing the camp means an opportunity cost given by renouncing at the sport competition - and the other way around.

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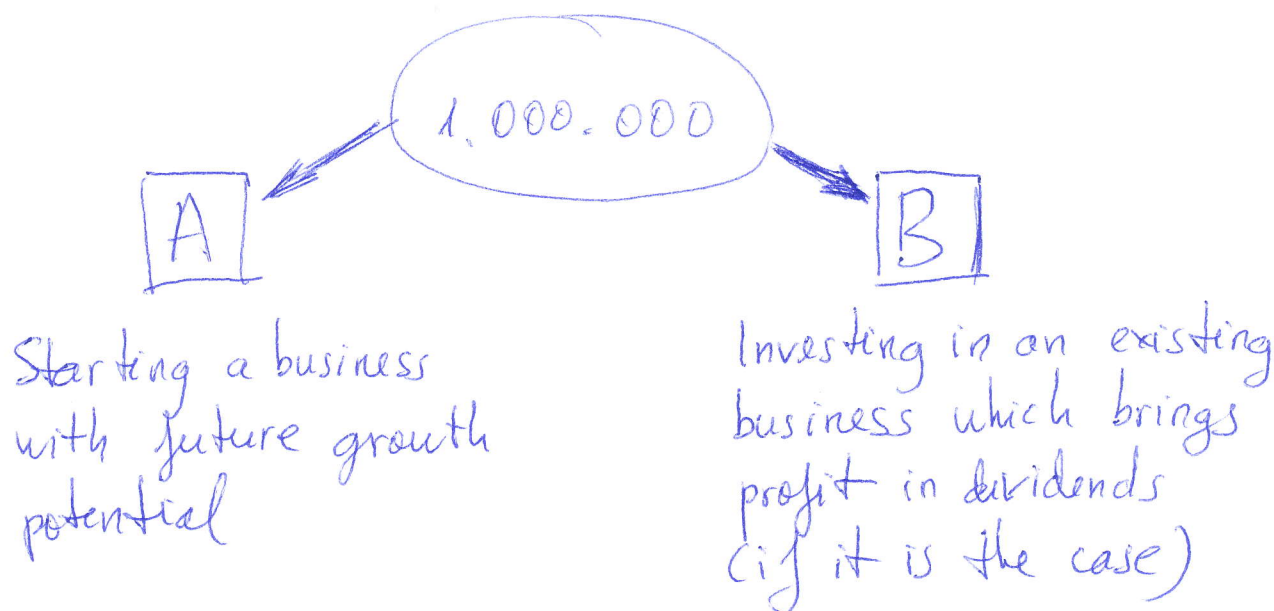
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In each case A and B, the subject gives up something: either a potential gain, or the volatility of an idea, or the control over an economic entity etc.

We must identify the possible variables correctly, so that the subject could estimate / anticipate returns, make a decision, assume their option, respectively.

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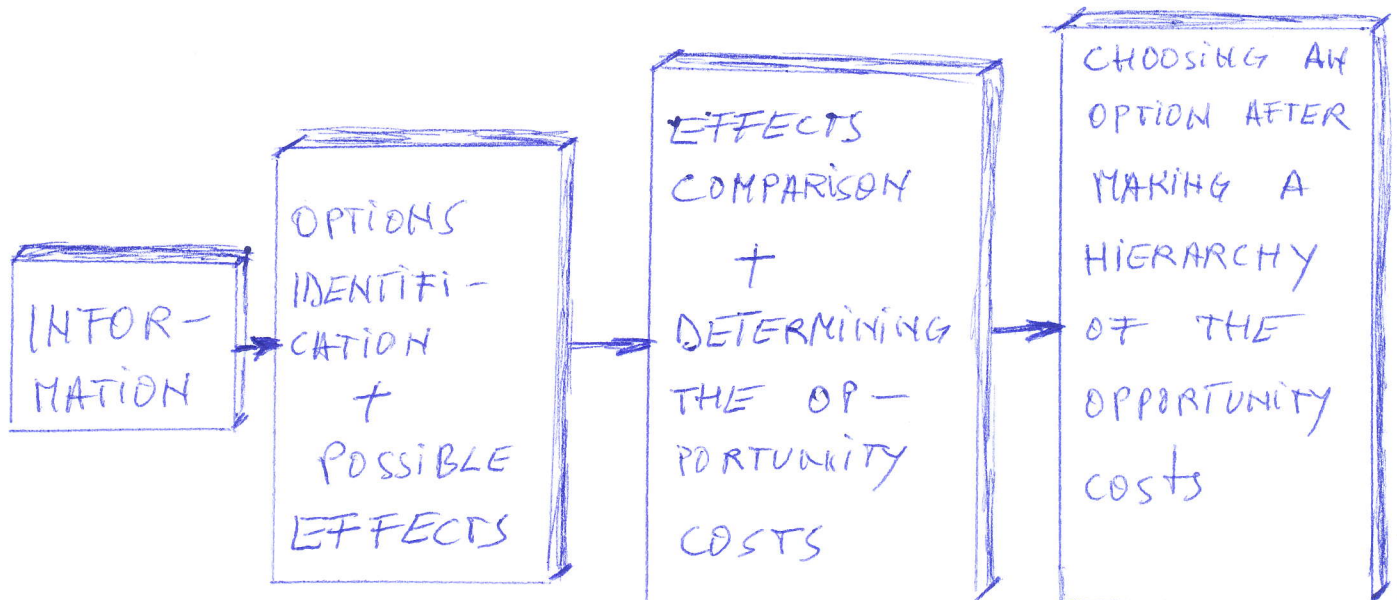
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The opportunity cost supposes the identification of the working options and of their effects. Making a hierarchy of opportunity costs becomes essential during the corresponding process, because it shows the potential gain the subject loses when they make a decision at the expense of another.