

CAPITOLO 1

Cosa è la scienza delle finanze?

La scienza delle finanze è la denominazione italiana, derivata da quella tedesca, di quell'area di problemi economici che riguardano la finanza pubblica. L'attività finanziaria dello Stato, e degli altri enti pubblici, che si manifesta attraverso le entrate e le spese del bilancio pubblico. Studia l'attività dello Stato diretta al soddisfacimento di bisogni collettivi.

Public finance: quando il governo deve intervenire nell'economia; come il governo può intervenire; qual è l'effetto di questi interventi sui risultati dell'economia; perché i governi decidono di intervenire nei modi in cui lo fanno.

Brevi cenni storici

La finanza pubblica è la branca più antica della scienza economica. Dapprima gli scolastici nel '500 e poi i mercantilisti nel '600; alla fine dello stesso secolo, nei paesi dell'Europa centrale, c'era il cameralismo. Tra i più importanti troviamo Adam Smith nel 1776.

Economia di mercato: è l'insieme di rapporti economici che legano il mercato dei fattori di produzione (input) con quello dei prodotti (output) e dei consumatori-famiglie.

Equilibrio di mercato: è quella situazione di mercato dove l'offerta dei produttori-venditori è uguale alla domanda dei consumatori-compratori.

La mano invisibile: la somma dei "surplus" di tutti gli operatori economici costituisce, quindi, il benessere sociale dell'intera collettività. Il perseguimento dell'interesse personale da parte di tutti gli individui conduce al massimo benessere sociale: per tale misterioso meccanismo. Smith usò la metafora della mano invisibile volta a perseguire un fine collettivo che non rientra nelle intenzioni individuali. Adam Smith, dice che il mercato è in grado di assicurare, in modo autonomo, la piena occupazione del lavoro.

Un principio fondamentale per gli economisti classici era, l'effettiva tendenza del sistema economico alla piena occupazione (full employment), di conseguenza, la disoccupazione è sempre volontaria. Una nazione (sistema economico) non può avere una sovrabbondanza di beni prodotti, per il motivo implicito che tali beni allo stesso tempo sono domandati. Tutto ciò è di carattere macroeconomico poiché non dipende dall'aggiustamento dei prezzi ma dalla identità degli aggregati economici. Il valore della produzione è pari al potere d'acquisto dei fattori che l'hanno prodotta.

Laissez-faire: dottrina liberista contraria a qualsiasi intervento dello Stato nei rapporti economici di un paese e anche in quelli tra paesi.

Il modello delle "tre funzioni" del settore pubblico

Richard Musgrave riuscì a disegnare la complessa struttura dell'Economia pubblica o scienza delle finanze. Sulla base dell'elaborazione del pensiero degli economisti tedeschi, austriaci, inglesi, fino al problema di come ordinare le diverse parti della finanza pubblica entro un quadro comune. Lo scopo iniziale, era quello di separare le tre fondamentali analitiche della politica di bilancio: la fornitura di beni pubblici, l'equità nella distribuzione dei redditi e la stabilizzazione del sistema economico. Quello definitivo e di adesso è: la funzione allocativa, quella distributiva e quella di stabilizzazione.

La funzione allocativa: la fornitura di beni pubblici è lo scopo principale della branca allocativa. Riguarda le spese per realizzarli e le entrate per finanziarli.

Riassunto Libro Lezioni Di Scienza Delle Finanze Campa

Yan Bai



Riassunto Libro Lezioni Di Scienza Delle Finanze Campa:

Lezioni di scienza delle finanze Giuseppe Campa, Valeria De Bonis, 2013 Questa seconda edizione come la precedente ha lo scopo di offrire uno strumento didattico chiaro ed efficace per comprendere meglio le scelte pubbliche e gli interventi dello Stato nelle moderne economie interventi che nelle società democratiche vanno assumendo un ruolo sempre più importante Il settore pubblico nei Paesi europei più industrializzati attorno al 45-50% del Pil anche negli Stati Uniti in Canada e in Giappone pur se più contenuto il settore pubblico tende a essere sempre più importante La Scienza delle Finanze studia le forme dell'intervento pubblico nell'economia volte allo sviluppo di un più elevato benessere sociale Quali sono le motivazioni alla base dell'intervento pubblico nell'economia e quali le forme di intervento Qual l'impatto che tali interventi hanno sul sistema economico In che modo trovare le risorse necessarie per l'offerta dei beni e dei servizi pubblici Quali sono i principali effetti della tassazione Per rispondere a queste e ad altre domande stata adottata una trattazione semplice ma precisa dei maggiori temi dell'economia pubblica ad esempio i fondamenti generali dell'economia del benessere e delle decisioni collettive come quadro teorico di base per l'approfondimento del tema molto attuale del ruolo dello Stato A queste tematiche segue un corposo approfondimento delle forme di intervento pubblico nelle situazioni di fallimenti del mercato e un'esposizione dettagliata dei principi fondamentali della tassazione della giustificazione della progressività dei problemi dell'imposta personale sul reddito dell'imposta sulle società e in questa edizione dell'imposizione generale sugli scambi Oltre a una descrizione semplice ma chiara delle politiche di contrasto alla povertà in questa nuova edizione sono discussi in maniera sintetica ma istruttiva la teoria economica del decentramento e i sistemi pensionistici

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Table of Contents Riassunto Libro Lezioni Di Scienza Delle Finanze Campa

1. Understanding the eBook Riassunto Libro Lezioni Di Scienza Delle Finanze Campa
 - The Rise of Digital Reading Riassunto Libro Lezioni Di Scienza Delle Finanze Campa
 - Advantages of eBooks Over Traditional Books
2. Identifying Riassunto Libro Lezioni Di Scienza Delle Finanze Campa
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Riassunto Libro Lezioni Di Scienza Delle Finanze Campa
 - User-Friendly Interface
4. Exploring eBook Recommendations from Riassunto Libro Lezioni Di Scienza Delle Finanze Campa
 - Personalized Recommendations
 - Riassunto Libro Lezioni Di Scienza Delle Finanze Campa User Reviews and Ratings
 - Riassunto Libro Lezioni Di Scienza Delle Finanze Campa and Bestseller Lists
5. Accessing Riassunto Libro Lezioni Di Scienza Delle Finanze Campa Free and Paid eBooks
 - Riassunto Libro Lezioni Di Scienza Delle Finanze Campa Public Domain eBooks
 - Riassunto Libro Lezioni Di Scienza Delle Finanze Campa eBook Subscription Services
 - Riassunto Libro Lezioni Di Scienza Delle Finanze Campa Budget-Friendly Options
6. Navigating Riassunto Libro Lezioni Di Scienza Delle Finanze Campa eBook Formats
 - ePub, PDF, MOBI, and More
 - Riassunto Libro Lezioni Di Scienza Delle Finanze Campa Compatibility with Devices
 - Riassunto Libro Lezioni Di Scienza Delle Finanze Campa Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Riassunto Libro Lezioni Di Scienza Delle Finanze Campa
 - Highlighting and Note-Taking Riassunto Libro Lezioni Di Scienza Delle Finanze Campa
 - Interactive Elements Riassunto Libro Lezioni Di Scienza Delle Finanze Campa

8. Staying Engaged with Riassunto Libro Lezioni Di Scienza Delle Finanze Campa
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Riassunto Libro Lezioni Di Scienza Delle Finanze Campa
9. Balancing eBooks and Physical Books Riassunto Libro Lezioni Di Scienza Delle Finanze Campa
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Riassunto Libro Lezioni Di Scienza Delle Finanze Campa
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Riassunto Libro Lezioni Di Scienza Delle Finanze Campa
 - Setting Reading Goals Riassunto Libro Lezioni Di Scienza Delle Finanze Campa
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Riassunto Libro Lezioni Di Scienza Delle Finanze Campa
 - Fact-Checking eBook Content of Riassunto Libro Lezioni Di Scienza Delle Finanze Campa
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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