Introduction to Financial Management

What is Finance?

- highest "macro" level, the system that includes the circulation of money, granting credit, making investment and provision of banking facilities
- > lowest "micro" level, the science/study of management of fund".

Three Areas:

 <u>Capital Market:</u> financial markets that bring together people who need money with people who have money and subdivided into markets according to the type of assets involved.

Common capital markets are stock market and bond market

- <u>Investment:</u> relate to decisions made by individuals and companies that concern bonds, stock, derivatives and other alternative asset classes such as real estate and cryptocurrency.
 - analyzing individual investment
 - combining investments in the right baskets/ portfolios
 - analyzing the markets
- <u>Financial Management:</u> is being practiced at company level and is also called "corporate finance".

Disciple that tries to achieve organizational goals and objectives by planning, organizing, leading and controlling the organization's financial resources.

- Financial Management includes decisions like:
- choosing which types of assets to acquire, how to raise capital needed to buy those assets and how to run the company to maximize its value.

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Table of Contents Study Guide For Introduction To Financial Management

- 1. Understanding the eBook Study Guide For Introduction To Financial Management
 - The Rise of Digital Reading Study Guide For Introduction To Financial Management
 - Advantages of eBooks Over Traditional Books
- 2. Identifying Study Guide For Introduction To Financial Management
 - Exploring Different Genres
 - o Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
- 3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Study Guide For Introduction To Financial Management
 - User-Friendly Interface
- 4. Exploring eBook Recommendations from Study Guide For Introduction To Financial Management
 - Personalized Recommendations
 - Study Guide For Introduction To Financial Management User Reviews and Ratings
 - Study Guide For Introduction To Financial Management and Bestseller Lists
- 5. Accessing Study Guide For Introduction To Financial Management Free and Paid eBooks
 - Study Guide For Introduction To Financial Management Public Domain eBooks
 - Study Guide For Introduction To Financial Management eBook Subscription Services
 - Study Guide For Introduction To Financial Management Budget-Friendly Options

- 6. Navigating Study Guide For Introduction To Financial Management eBook Formats
 - o ePub, PDF, MOBI, and More
 - Study Guide For Introduction To Financial Management Compatibility with Devices
 - Study Guide For Introduction To Financial Management Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - o Adjustable Fonts and Text Sizes of Study Guide For Introduction To Financial Management
 - Highlighting and Note-Taking Study Guide For Introduction To Financial Management
 - Interactive Elements Study Guide For Introduction To Financial Management
- 8. Staying Engaged with Study Guide For Introduction To Financial Management
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Study Guide For Introduction To Financial Management
- 9. Balancing eBooks and Physical Books Study Guide For Introduction To Financial Management
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Study Guide For Introduction To Financial Management
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Study Guide For Introduction To Financial Management
 - Setting Reading Goals Study Guide For Introduction To Financial Management
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Study Guide For Introduction To Financial Management
 - Fact-Checking eBook Content of Study Guide For Introduction To Financial Management
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements

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