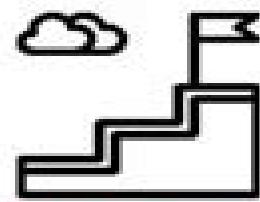


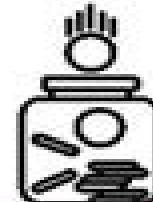
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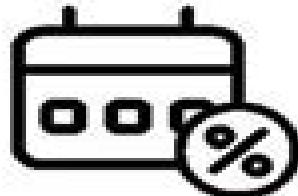
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**Prioritise
your needs**



**Emergency
Fund**



**Pay your EMIs &
bills on time**



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Money Management

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prefer to call it proper allocation of funds to make their clients accept the idea of budgeting The true value of budgeting When we follow a budgeting plan we are not depriving ourselves Rather we are forgoing immediate gratification in exchange for greater rewards in the future If you want to be successful in the long run you need to practice letting go of instant gratification We practice this principle consistently in all areas of life Most people already have the budgeting skills they need Most of us know how to avoid unnecessary expenses If you commute to work for example you may have selected a route that gets you to work with the least expenses If we do not follow a budget we would just take the most convenient means of transportation without thinking of the cost Because we care about being efficient with our money however we usually avoid expensive forms of transportation You are already practicing budgeting in most areas of your life For most people their budgeting progress is ruined by just a few financial activities One of the most common areas where people lack discipline is in eating out This is a big challenge for most millennial Other people fail to budget well because of expensive tastes in clothing A person may be disciplined in the way he spends his money on food utilities and groceries but when it comes to spending on things that make him happy he loses control If you want to reach your financial goals you need to find out which financial activities hurt your budget By knowing about your spending weaknesses you will be able to find strategies that will allow you to improve your budgeting performance in the future

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Securities o Covers bond valuation preference and equity share valuation yield to maturity and other essential valuation concepts Excel Applications o An appendix provides step by step guidance on applying Excel to solve financial management problems making computations more accurate and efficient The book is organised into six parts each focusing on a core area of financial management Part I Background o Chapter 1 Financial Management An Introduction o Chapter 2 The Mathematics of Finance Time Value of Money Part II Long Term Investment Decisions Capital Budgeting o Chapter 3 Capital Budgeting An Introduction o Chapter 4 Techniques of Capital Budgeting Evaluation Part III Financing Decision o Chapter 5 Cost of Capital o Chapter 6 Leverage Analysis o Chapter 7 EBIT EPS Analysis o Chapter 8 Leverage Cost of Capital and Value of the Firm o Chapter 9 Capital Structure Planning and Designing Part IV Dividend Decision o Chapter 10 Dividend Decision and Valuation of the Firm o Chapter 11 Dividend Policy Determinants and Constraints Part V Management of Current Assets o Chapter 12 Working Capital Planning and Management o Chapter 13 Estimation and Calculation of Working Capital o Chapter 14 Management of Cash and Marketable Securities o Chapter 15 Receivables Management o Chapter 16 Inventory Management Part VI Valuation o Chapter 17 Valuation of Securities Following these chapters are appendices that include o Appendix I Excel based financial decision making examples o Appendix II Past University Examination Papers with suggested solutions o Appendix III Useful Mathematical Tables Each chapter includes o Synopsis of key objectives o Detailed explanations of concepts o Points to Remember for quick revision o Solved Graded Illustrations o MCQs Objective Type Questions o Assignments Practical Problems for hands on practice **Money Management for Your Family** ,1962

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