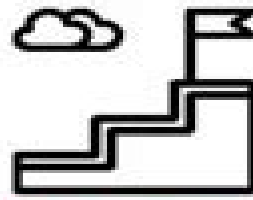


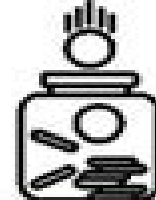
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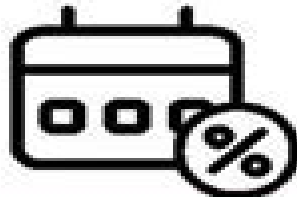
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prefer to call it proper allocation of funds to make their clients accept the idea of budgeting The true value of budgeting When we follow a budgeting plan we are not depriving ourselves Rather we are forgoing immediate gratification in exchange for 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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clarity with practical applications particularly using Excel making it a helpful resource for understanding financial decision making in a dynamic business environment The text blends theoretical frameworks with practical illustrations solved examples and step by step guidance offering a solid foundation in all critical aspects of financial management This book is intended for the following audience Undergraduate Students Ideal for B Com Hons and other commerce and management degree programs including open and distance learning courses in various central universities across India Educators Instructors It is a reliable reference tool and textbook for teaching fundamental finance concepts with a clear structure to facilitate lectures discussions and assessments Finance Enthusiasts Professionals Although primarily aimed at undergraduates the book s lucid explanations practical examples and Excel tutorials make it relevant for professionals looking to reinforce or refresh their knowledge in corporate finance capital budgeting and working capital management The Present Publication is the 20th Edition authored by Dr R P Rustagi with the following noteworthy features National Education Policy NEP Aligned Offers curriculum driven content that reflects the latest educational guidelines and competency based learning approaches Excel Integration Demonstrates financial decision making through hands on Excel examples equipping readers with practical technical skills Concise Synopses Points to Remember Each chapter begins with a brief overview synopsis and concludes with a recap of essential concepts University Exam oriented Incorporates questions from past university examinations multiple choice questions MCQs and typical theoretical and numerical questions helping students prepare more effectively Abundant Solved Illustrations Features numerous graded problems and examples illustrating key finance concepts and techniques step by step Systematic Coverage Covers everything from basic financial management concepts to complex capital budgeting financing decisions dividend policy and working capital management Author s Background Written by Dr R P Rustagi a distinguished academician with over four decades of teaching finance and accounting at Shri Ram College of Commerce University of Delhi His expertise ensures the book s content remains both scholarly and practical Practical Pedagogy The chapters are designed to facilitate classroom learning self study and exam preparation making this book a one stop resource for both theory and practice in financial management The coverage of the book is as follows Introduction to Financial Management o Lays out basic financial concepts functions goals and the time value of money underscoring risk and return considerations Capital Budgeting o Explores the significance of long term investment decisions outlines various capital budgeting methods Payback NPV IRR MIRR PI and explains risk analysis Cost of Capital Financing Decisions o Details how to compute the cost of different sources of capital debt equity preference shares along with weighted average cost of capital WACC Examines leverage analysis EBIT EPS relationships and theories of capital structure Dividend Decisions o Discusses the relevance and irrelevance theories of dividend policy Walter Gordon Modigliani Miller along with models for determining dividend payouts Working Capital Management o Provides a framework to manage current assets efficiently including planning and forecasting techniques for cash receivables and inventory Valuation of

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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Economic Psychology and Experimental Economics Simon Kemp,Gabrielle Wall,2013-08-21 The last ten years have seen an enormous surge of interest in issues that are common to psychology and economics How do people make decisions about economic issues How should they make such decisions Does public policy or regulation succeed in its aim of helping people make these decisions What situations aid cooperation This volume explores some of the ways in which economists and psychologists have tried to answer these questions The authors are an international mix of economists and psychologists and as such they demonstrate a diverse range of approaches to tackling different aspects of these issues This is a frontier area for both psychology and economics and consequently it is relatively free lawless and above all exciting This collection reflects the diversity and energy that characterise this rapidly growing interdisciplinary field This book was originally published as a special issue of New Zealand Economic Papers *Resources in Education* ,1984 *Top 10 Tips for Developing Money Management Skills* , Readers are encouraged to think about money as a tool like a Swiss Army knife that can be used for many different tasks to create things we want in our lives Money is like a tool in more ways than one It is an all purpose survival kit because life gets tough without it If we handle money carelessly it can do serious damage And just like any tool sometimes it works great sometimes it doesn t The ten tips found in this book are ideas shared by many people from billionaires to working class moms dads and kids Readers will learn about spending saving investing setting financial goals budgeting borrowing and seeking financial advice Some tips involve doing specific things writing adding and subtracting

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