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Focusing on the perspectives of firms and investors, this text recognizes that finance is more than financial management and offers coverage of financial markets, institutions and investments as well.

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Once again, Principles of Managerial Finance brings you a user friendly text with strong pedagogical features and an easy-to-understand writing style. The new edition continues to provide a proven learning system that integrates pedagogy with concepts and practical applications, making it the perfect learning tool for today's students. The book concentrates on the concepts, techniques and practices that are needed to make key financial decisions in an increasingly competitive business environment. Not only does this text provide a strong basis

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for further studies of Managerial Finance, but it also incorporates a personal finance perspective. The effect is that students gain a greater understanding of finance as a whole and how it affects their day-to-day lives; it answers the question "Why does finance matter to ME?" By providing a balance of managerial and personal finance perspectives, clear exposition, comprehensive content, and a broad range of support resources, Principles of Managerial Finance will continue to be the preferred choice for many introductory finance courses.

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comprehensive content, and a broad range of support resources, Principles of Managerial Finance will continue to be the preferred choice for many introductory finance courses.

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In Principles of Managerial Finance, Fourteenth Edition, Gitman and Zutter guide you through the complexities of finance with their proven learning system. Teaching and learning aids are woven into concepts and practice, creating a roadmap to follow through the text. Several features—including Why This Chapter Matters and Personal Finance Examples—show the value of applying financial principles and techniques to everyday life. MyFinanceLab for Principles of Managerial Finance, Fourteenth Edition creates learning experiences that are truly personalized and continuously adaptive. MyFinanceLab reacts to how students are actually performing, offering data-driven guidance that helps them better absorb course material and understand difficult concepts—resulting in better performance in the course. A dynamic set of tools for gauging individual and class progress means educators can spend less time grading and more time teaching. This program will provide a better teaching and learning experience. Here's how: Improve Results with MyFinanceLab: MyFinanceLab delivers proven results in helping students succeed and provides engaging experiences that personalize learning. Guide Students with a Proven Learning Goal System: Integrating pedagogy with concepts and practical applications, this system presents the material students need to make effective financial decisions in a competitive business environment. Provide Real, Hands-on Examples and Connections: Personal finance connections, international considerations, and Excel® spreadsheet practice help students identify and apply concepts in their daily lives. Note: You are purchasing a standalone product; MyFinanceLab does not come packaged with this

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Gitman's proven learning system makes it easy for students to understand and fully appreciate the key concepts, tools, and techniques needed for astute financial decision making in today's competitive business arena. The text's organization conceptually links the firm's actions to its value as determined in the securities markets. Each major decision area is presented in terms of both risk and return factors and their potential impact on the owner's wealth, as reflected by share value. With a reliable and consistent framework, Gitman defines learning goals at the start of each chapter and incorporates a diverse group of pedagogical aids, using real-world examples and exercises to foster students' comprehension of both theory and practice. Gitman's Brief Third Edition approaches introductory finance with a focused concentration on the fundamental concepts, techniques, and practices of managerial finance. Integrating pedagogy with the concepts and practical applications necessary for a solid understanding of managerial finance, this edition equips instructors and students to concentrate on the concepts, techniques, and practices for keen financial decision making in an increasingly competitive business environment.

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