

# **Manual Del Ahorro Familiar**

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Manual del ahorro familiar Roberto Palmitesta, 1998 Manual de protección social complementaria Jaime Cabeza Pereiro, Marta Fernández Prieto, Pablo Búa Burgos, Ma Belén Fernández Docampo, Francisca Fernández Prol, Araceli Martínez Araujo, Nora Ma Martínez Yáñez, Emma Rodríguez Rodríguez, Alberto Vaguero García, 2017-09-07 Los sistemas de previsi n social giran en nuestro ordenamiento en torno a dos ejes o pilares Un eje hasta ahora central la Seguridad Social que constituye un sistema de previsi n social obligatorio b sico y de car cter p blico necesario para garantizar el Estado de bienestar ante determinadas situaciones de necesidad enfermedad jubilaci n fallecimiento desempleo Y un eje secundario pero cada vez m s importante la previsi n social complementaria de car cter voluntario y no sustitutivo de la Seguridad Social que permite ampliar la cobertura econ mica de sta frente a las mismas u otras contingencias y que ofrece m ltiples opciones El presente manual pretende adaptarse a las metodolog as docentes del Espacio Europeo de Educaci n Superior y al proceso de aprendizaje aut nomo del estudiante Se ha limitado conscientemente la extensi n de los temas a una dimensi n que se considera ajustada y se ha utilizado por los autores una redacci n clara y comprensible con el objetivo de describir los instrumentos privados y las instituciones de car cter b sico y esencial que integran la Seguridad Social complementaria para tratar de simplificar el car cter ciertamente complejo de la misma L gicamente sin prescindir de la exposici n de los elementos conceptuales contextuales e institucionales inherentes a la materia objeto de an lisis financiero. 2ª ed. MANZANARES ALLÉN, JOSE, MENÉNDEZ ALONSO, EDUARDO JOSE, GONZALEZ DE TORRES, MANUEL FERNANDEZ, DÍAZ DÍAZ, BELÉN, FEITO RUIZ, ISABEL, CARRERA PONCELA, ANA MARÍA, FERNÁNDEZ GONZÁLEZ, ESTEBAN, FERNÁNDEZ SÁNCHEZ, JOSÉ LUIS, PÉREZ GONZÁLEZ, PATRICIO, CARDONE RIPORTELLA, CLARA LAURA, GARCIA OLALLA, MYRIAM, 2018-01-01 En el escenario actual la funci n del asesor financiero debe ser llevada a cabo por profesionales que cumplan unos m nimos de formaci n experiencia y compromiso tico con el cliente de manera que le garanticen el mejor asesoramiento posible Con este objetivo el manual que se presenta en esta segunda edici n recoge los temas que se consideran necesarios para la formaci n del asesor financiero y en general de aquellos profesionales que deseen desarrollar sus funciones en el mbito de la consultor a y gesti n patrimonial especialmente en las reas de banca privada o en cualquier otro servicio financiero Esta obra es fruto del trabajo de un conjunto de profesores de distintas universidades espa olas y profesionales del sector financiero todos ellos con elevada experiencia docente quienes bajo la direcci n de los Catedr ticos Myriam Garc a Olalla y Francisco Javier Martinez han elaborado este texto que resulta de utilidad no solo para el asesor fi nanciero sino tambi n para alumnos universitarios as como para cualquier persona interesada en mejorar su conocimiento en el campo de las finanzas personales La materia se ha dividido en 18 cap tulos escritos de una manera clara y sencilla en los que las explicaciones te ricas del tema en cuesti n se complementan con casos y ejercicios pr cticos adem s cada cap tulo termina con una bater a de cuestiones de autoevaluaci n que sirven al lector para comprobar su nivel de aprendizaje y cuya

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