

## Financial Management Study Guide

### Chapter 1 - Overview of Finance

#### Finance Overview

**Treasury Securities** - Example is BOND issued by Federal Government to raise money.

**Corporate Bonds** – Issued by Companies to raise money

Bond is also a Debt, (Bonds are similar to Loans) – typically used by City Governments to build schools, fire departments, roads, etc.

**2 types of Stocks** – Common Stock and Preferred Stock

**Preferred Stock** (also called HYBRID, has more advantages than common – it's paid first during bankruptcy, it also pay dividends in arrears.

**Stock** - Shares of a company that are sold to you & I to raise money

**Primary market** – 1st market to raise money (capital) for the first time – i.e. Wells Fargo, Bank of America

**IPO – Initial Public Offering** - The first-time stocks or bonds are sold to raise money in Primary Market

**S-1 PROSPECTUS/Brochure** – Contains business information –i.e. address, business, Board of Directors, product, etc. and Financial overview of a company. required for IPO.

**Syndicate** - When two or more financial institutions work together to fund a loan or project.

**Secondary Market** – Drom the word “second”, after the 1st market. Example is NYSE, physical, buy and sell stocks and bonds after the IPO. NYSE is the LARGEST market

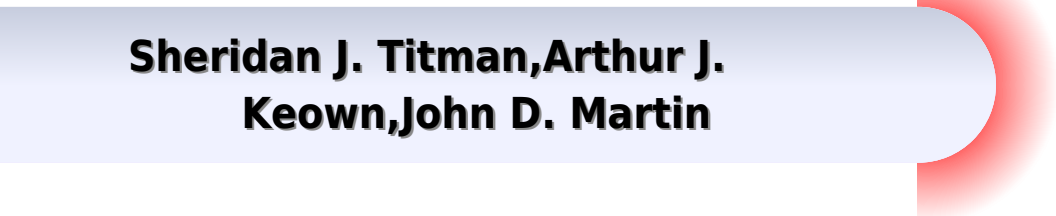
**Dealer Market** – Online, no physical location i.e.

**Auction Market** – NYSE is an example, buy and sell of stocks and bonds – similar to bidding at an Auction.

**Specialist** – Like intermediary, middleman, b/w seller and buyers of financial instruments, he uses his own money to buy. He is like a wholesaler -Someone that people go to buy stocks

# Principles Of Financial Management Study Guide

**Sheridan J. Titman, Arthur J.  
Keown, John D. Martin**



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**Key features**

**Learning outcomes and self assessment questions**

Numerous diagrams figures and tables

Outlines the personal financial planning process

Describes the assessment and measurement of personal financial performance

Explains the time value of money

Details ten personal financial planning areas

**Study Guide to Accompany Principles of Financial Management** Burton A. Kolb,1983

*Guide To Financial Management* Anirban Ghosh,2024-03-11

This book attempts to provide readers with thorough insights and useful ways to manage finances with ease regardless of your level of experience navigating the intricacies of the financial world

It is difficult to emphasize the significance of effective financial management in the current economic environment which is characterized by rapid speed and constant change

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