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Gitman's proven Learning Goal System_a hallmark feature of Principles of Managerial Finance_weaves pedagogy into concepts and practice, providing readers with a road map to guide them through the text and supplementary tools. The Twelfth Edition now includes an emphasis on personal finance issues to add currency and relevance to the already cohesive learning framework.

Introduction to Managerial Finance: The Role and Environment of Managerial Finance; Financial Statements and Analysis; Cash Flow and Financial Planning. Important Financial Concepts: Time Value of Money; Risk and Return; Interest Rates and Bond Valuation; Stock Valuation. Long-Term Investment Decisions: Capital Budgeting Cash Flows; Capital Budgeting Techniques; Risk and Refinements in Capital Budgeting. Long-Term Financial Decisions: The Cost of Capital; Leverage and Capital Structure; Dividend Policy. Short-Term Financial Decisions: Working Capital and Current Asset Management; Current Liabilities Management. Special Topics in Managerial Finance: Hybrid and Derivative Securities; Mergers, LBOs, Divestitures, and Business Failure; International Financial Management; Financial Institutions and Markets.

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