

	2011	2010	2009
REVENUES			
Base management fees ⁽¹⁾	\$ 602	\$ 562	\$ 530
Franchise fees ⁽¹⁾	506	441	400
Incentive management fees ⁽¹⁾	195	182	154
Owned, leased, corporate housing, and other revenue ⁽¹⁾	1,083	1,046	1,019
Timeshare sales and services (including net note securitization gains of \$37 in 2009)	1,088	1,221	1,123
Cost reimbursements ⁽¹⁾	8,843	8,239	7,682
	<u>12,317</u>	<u>11,691</u>	<u>10,908</u>
OPERATING COSTS AND EXPENSES			
Owned, leased, and corporate housing-direct	943	955	951
Timeshare-direct	929	1,022	1,040
Timeshare strategy-impairment charges	324	—	614
Reimbursed costs ⁽¹⁾	8,843	8,239	7,682
Restructuring costs	—	—	51
General, administrative, and other ⁽¹⁾	752	780	722
	<u>11,791</u>	<u>10,996</u>	<u>11,060</u>
OPERATING INCOME (LOSS)	526	695	(152)
(Losses) gains and other income (including gain on debt extinguishment of \$21 in 2009) ⁽¹⁾	(7)	35	31
Interest expense ⁽¹⁾	(164)	(180)	(118)
Interest income ⁽¹⁾	14	19	25
Equity in losses ⁽¹⁾	(13)	(18)	(66)
Timeshare strategy - impairment charges (non-operating) ⁽¹⁾	—	—	(138)
INCOME (LOSS) BEFORE INCOME TAXES	<u>356</u>	<u>551</u>	<u>(418)</u>
(Provision) benefit for income taxes	(158)	(93)	65
NET INCOME (LOSS)	<u>198</u>	<u>458</u>	<u>(353)</u>
Add: Net losses attributable to noncontrolling interests, net of tax	—	—	7
NET INCOME (LOSS) ATTRIBUTABLE TO MARRIOTT	<u>\$ 198</u>	<u>\$ 458</u>	<u>\$ (346)</u>
EARNINGS PER SHARE-Basic			
Earnings (losses) per share attributable to Marriott shareholders	<u>\$ 0.56</u>	<u>\$ 1.26</u>	<u>\$ (0.97)</u>
EARNINGS PER SHARE-Diluted			
Earnings (losses) per share attributable to Marriott shareholders	<u>\$ 0.55</u>	<u>\$ 1.21</u>	<u>\$ (0.97)</u>
CASH DIVIDENDS DECLARED PER SHARE	<u>\$ 0.3875</u>	<u>\$ 0.2075</u>	<u>\$ 0.0866</u>

Oney Management Report Finance

Terry C. Jones



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Mastering Your Finances: A Comprehensive Guide to Effective Money Management Orlando Hopkins, 2025-04-24 This comprehensive guide empowers you to take control of your financial destiny Packed with practical strategies it provides a step by step roadmap to understanding money management concepts budgeting investing and achieving financial freedom Each chapter delves into crucial topics offering insights and proven techniques to help you manage your finances effectively From creating a personalized budget to understanding different investment vehicles this book leaves no stone unturned The engaging writing style makes complex financial concepts accessible and easy to comprehend Whether you re a seasoned investor or just starting out this guide provides valuable knowledge to help you make informed financial decisions It equips you with the tools to analyze your financial situation set realistic goals and create a plan that works for you With its clear explanations and actionable advice this book will empower you to master your finances and secure a brighter financial future

Money Matrix - The practical guideline for financial intelligence and sovereign money management Tobias Marzin, 2023-08-02 Benefits of this book This financial book is more than just a book it is the key to financial independence It is a comprehensive reference book for all questions about money finance and investment It offers the perfect introduction for pupils students trainees young professionals and all those who finally want to handle the topic of finances themselves The book is suitable for both beginners and advanced because this practical guide offers not only fundamental knowledge but also practical steps to achieve your financial goals and get your financial affairs under control Welcome to the fascinating world of financial intelligence and education Dive into the depths of the Money Matrix With this book you hold the ultimate practical guideline for the sovereign use of money in your hands From individual budgeting and budgeting the different asset classes to the complex world of taxes and law long term successful investment strategies to the necessary financial intelligence in everyday life as well as possibilities of financial education and psychological aspects of investing this book covers all important aspects on more than 500 pages Whether you are an experienced investor or just starting out in finance Money Matrix provides valuable knowledge that you can put into practice immediately Get inspired by practical financial advice that will help you in daily practice to improve your overall financial situation Money Matrix is your reliable guide on the way to profound knowledge and financial independence Be curious and be motivated by the possibilities this book offers you Discover the transformative power of financial intelligence and learn how to take control of your financial future Invest in yourself and become the architect of your own success Read Money Matrix The Practical Guide to Financial Intelligence and Sovereign Money Management and take the first step towards a financially carefree future

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person will pay their rent The landlords will also have guidelines to use in order to tell you if you are approved or not approved based on your credit score While some may allow you to have a cosigner if you are not approved they will also want to run your co signer s credit report This is often frustrating to many people especially when you are trying to repair your credit It can make you feel that you are never given a break or that your identity is now your bad credit It doesn t have to be this way In fact the more you learn about the details of what bad credit is and how there are federal laws to help you overcome bad credit the faster you will find yourself in financial freedom Your credit score is vital to your life It is something that helps you to enjoy life as you have added access to financial services and various investments You must understand how your score can directly influence what you can purchase so that you can enjoy your life The problems you have with your credit score can be very dramatic and you might not be fully aware of what affects your credit score or how valuable it is to you Those people who pay off their debts and lines of credit with on time payments will be more likely to have better credit ratings There are many things relating to your credit score that should be explored that go well beyond just your payment history Financial Budgeting Everyone has an opportunity to grow their money and get out of debt but you must start to make this a reality Be warned though when your income starts to grow it is easy to fall into temptation and start spending more than you are earning again Refrain and continue saving and investing your money Every small step counts Every coin kept and invested counts If you use the profit you make you will be unable to grow your wealth Instead allow your investment to grow by using the profits as part of the next years principal With time you will have a venture that can not only buy you whatever you want but one that will continue to grow over the years Taking advice from experts in the field you wish to invest is critical to your investment Would you go to a farmer when you are sick or would you seek out a doctor The same way take your investment knowledge from those who understand the market dynamics and can offer you advice to help grow your investment Manage your credit cards with responsibility or they will sink you into a hole The easiest way to get into debt is to spend more than you earn You need to keep your expenses lower than your income at all times Watch your credit card spending because that s how we often find ourselves overspending To get out of debt is to pay The longer it takes you to pay the higher the interest rate you will be required to pay Either consolidate your debt or tackle one debt at a time You might want to reduce your expenses so you have more money to spread around Always start by saving 10% of your income A safety net is essential for your peace of mind Budgeting does not have to be complicated The more you simplify it the better As long as you track your expenses and stick to your budget it will work for you Ensure that you don t view it as a task but as a necessary tool to help you stay ahead get a real financial picture and manage your money correctly *Personal Finance, Budgeting, and Money Management* Owen Jones, 2024-04-02 Hello and thank you for buying this book called *Personal Finance Budgeting and Money Management Mastering Your Financial Future* In it readers embark on a journey towards financial empowerment and security This practical manual is designed to equip individuals with the essential knowledge and

tools to take control of their finances set achievable goals and pave the way towards a prosperous future Each chapter in this comprehensive guide is crafted to provide clear actionable insights into various aspects of personal finance From understanding the basics of budgeting and saving to delving into the world of investments and retirement planning readers will find a wealth of information tailored to their financial needs and aspirations The chapters are structured to guide readers step by step through the fundamentals of financial management They will learn how to create a realistic budget manage debt effectively and build a strong foundation for saving and investing Additionally topics such as credit management insurance essentials and tax strategies are explored to help readers navigate the complexities of financial decision making Beyond the practical aspects this manual also emphasises the importance of mindset and behaviour in achieving financial success Readers will discover the power of mindful spending the benefits of long term planning and the strategies to cultivate a healthy relationship with money Whether readers are just starting their financial journey or looking to enhance their current practices Personal Finance Budgeting and Money Management Mastering Your Financial Future serves as a trusted companion It empowers individuals to make informed decisions set meaningful goals and take the necessary steps towards financial independence and peace of mind

The Complete Idiot's Guide to Managing Your Money Robert Heady,Christy Heady,2001-11-01 Offers advice on creating a long term financial plan shopping for insurance and mortgages managing credit card debt and establishing a good credit rating

Regulation of Money Managers Tamar Frankel,Arthur B. Laby,Ann Taylor Schwing,2015-09-16 The Regulation of Money Managers with the original subtitle The Investment Company Act and The Investment Advisers Act was published in 1978 and 1980 The Second Edition subtitled Mutual Funds and Advisers was published in 2001 and has been annually updated since then It is a comprehensive and exhaustive treatise on investment management regulation The treatise covers federal and state statutes their legislative history common law judicial decisions rules and regulations of the Securities and Exchange Commission staff reports and other publications dealing with investment advisers and investment companies The treatise touches on other financial institutions such as banks insurance companies and pension funds The work also discusses the economic business and theoretical aspects of the investment management industry and their effects on the law and on policy The treatise contains detailed analysis of the history and development of the Investment Company Act and the Investment Advisers Act It examines the definitions in the Acts including the concept of investment adviser affiliates and interested persons It outlines the duties of investment company directors the independent directors and other fiduciaries of investment companies The treatise deals with the SEC s enforcement powers and private parties rights of action

PISA 2012 Results: Students and Money (Volume VI)

Financial Literacy Skills for the 21st Century OECD,2014-07-09 This sixth volume of PISA 2012 results examines 15 year old students performance in financial literacy in the 18 countries and economies that participated in this optional assessment

The Fair Credit Reporting Act and Issues Presented by Reauthorization of the Expiring Preemption Provisions

United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 2004 The Critical Handbook of Money Laundering Petrus C. van Duyne, Jackie H. Harvey, Liliya Y. Gelemerova, 2018-12-30 The overarching aim of this book is to bring order to the subjects of money laundering and of the anti money laundering frameworks that have been written over the past thirty years It provides scholars practitioners and policy makers with a guide to what is known of the subject thus far The book examines critically the underlying assumptions of research and of policy making in the field and offers a systematic review of the most important policy and academic literature on the subject **Kiplinger's Personal Finance**, 1995-02 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics *Community Financial Access Pilot (CFAP): Summary Report* ,

Creative Cash Flow Reporting Charles W. Mulford, Eugene E. Comiskey, 2005-01-20 Successful methodology for identifying earnings related reporting indiscretions Creative Cash Flow Reporting and Analysis capitalizes on current concerns with misleading financial reporting on misleading financial reporting It identifies the common steps used to yield misleading cash flow amounts demonstrates how to adjust the cash flow statement for more effective analysis and how to use adjusted operating cash flow to uncover earnings that have been misreported using aggressive or fraudulent accounting practices Charles W Mulford PhD CPA Atlanta GA is the coauthor of three books including the bestselling The Financial Numbers Game Identifying Creative Accounting Practices Eugene E Comiskey PhD CPA CMA Atlanta GA is the coauthor of the bestselling The Financial Numbers Game Identifying Creative Accounting Practices Resources in Education , 1998

Aging and Money Ronan M. Factora, 2021-02-24 This book aims to disseminate and share knowledge about financial exploitation of elders with the purpose of protecting those individuals in our society who are most vulnerable to financial abuse and mistreatment It instructs practicing clinicians in identification of risk factors recognition of signs and implementation of screening methods to protect their patients This updated edition expands upon and advances the earlier text by including the most recent research and methods used to assess risk of financial exploitation as well as updates in how the law approaches such cases It also highlights ways in which community awareness can aid in identifying those most at risk effectively protecting the elderly community advocating for those victimized and pursuing perpetrators to the fullest extent of the law Professionals from law enforcement medical clinics financial institutions and the legal field are now tasked with acting on suspected situations thanks to increasing recognition of financial abuse and mistreatment of an aging population This book also guides professionals on how to discuss this information with potential victims This second edition of *Aging and Money* expands the knowledge base to highlight the perspectives of different disciplines including professionals in medicine law the financial industry and social services who play an important role in investigating and preventing financial abuse of the elderly **Foundations & Time Value of Money** Dr Manika Singla, 2019-03-21 Foundations of Financial Management An Introduction and Overview Key Issues in Modern Financial Management Financial Core Concepts and The Financial

Markets This chapter enables you to answer the following questions What are the major areas in finance Why one need to understand finance in everyday life What is the capital budgeting decision What do you call the specific mixture of long term debt and equity that a firm chooses to use Into what category of financial management does cash management fall What is the primary goal of financial management What are the shortcomings of the goal of profit maximization Explain agency relationship What are agency problems and how do they arise What are agency costs What incentives do managers in large corporations have to maximize share value What do you understand by a dealer market How do dealer and auction markets differ What does OTC stand for What is the large OTC market for stocks called Time Value of Money Meaning Importance Techniques for Valuation of Money Rates of Interest and Number of Periods Determinations Sinking Fund Annuities and Its Types This chapter enables you to answer the following questions Why money has a time value How to translate lump sum monetary amount into time lines What is the relationship between future and present values What is discounting and compounding rates of interest How to value a series of cash flows whether even or uneven How to calculate future value present value unknown period or interest rate given the other variables How to identify FV and PV of annuities What is the difference between a regular annuity and annuity due What is deferred annuity What is the difference between annual percentage rate APR and effective annual rate EAR What is nominal rate periodic rate and effective rate How to properly choose between securities with different compounding periods Institutional Money Management David M. Smith,Hany A. Shawky,2011-10-27 An informative look at institutional investment management methods and practice The policies practices and decisions of institutional investment managers worldwide affect the economic health of not only the institutions themselves but of countless individual clients as well Overall this area of finance has great impact on the capital markets Filled with in depth insights and practical advice Institutional Money Management is an important basis of knowledge regarding both the theory and practice of this ever evolving area of finance Part of the Robert W Kolb Series in Finance this book on institutional investment management showcases contributed chapters from professional and academic experts in banking insurance companies mutual funds pension funds and endowments Along the way issues covered included everything from the role of institutional investors within the financial system and the structures that have emerged and evolved to industry standards of ethical practice and investment performance presentation Provides a detailed examination of the objectives constraints methods and stakeholders for the dominant types of institutional investors Focuses on the portfolio management strategies and techniques used by institutional investors Contains contributed chapters from numerous thought leaders in the field of finance The practice of institutional investment management presents a diverse set of challenges But with this book as your guide you ll gain a better understanding of how you can overcome these challenges and manage your portfolio more effectively **Securities and Exchange Commission--authorization** United States. Congress. House. Committee on Interstate and Foreign Commerce. Subcommittee on Consumer Protection and Finance,1978 International

Narcotics Control Strategy Report ,1997 *Hearings, Reports and Prints of the Senate Committee on Agriculture and Forestry* United States. Congress. Senate. Committee on Agriculture and Forestry,1975 *Hearings, Reports and Prints of the House Committee on the Judiciary* United States. Congress. House. Committee on the Judiciary,1970

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