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Chapter 1	THE ROLE OF FINANCIAL MANAGEMENT
Chapter 3	THE TIME VALUE OF MONEY*
Chapter 4	THE VALUATION OF LONG-TERM SECURITIES*
Chapter 5	RISK AND RETURN*
Chapter 6	FINANCIAL STATEMENT ANALYSIS*
Chapter 7	FUNDS ANALYSIS, CASH-FLOW ANALYSIS, AND FINANCIAL PLANNING*
Chapter 8	OVERVIEW OF WORKING CAPITAL MANAGEMENT
Chapter 9	CASH AND MARKETABLE SECURITIES MANAGEMENT
Chapter 10	ACCOUNTS RECEIVABLE AND INVENTORY MANAGEMENT
Chapter 11	SHORT-TERM FINANCING
Chapter 12	CAPITAL BUDGETING AND ESTIMATING CASH FLOWS
Chapter 13	CAPITAL BUDGETING TECHNIQUES
Chapter 14	RISK AND MANAGERIAL (REAL) OPTIONS IN CAPITAL BUDGETING (some sections may be omitted in an abbreviated course)
Chapter 15	REQUIRED RETURNS AND THE COST OF CAPITAL
Chapter 16	OPERATING AND FINANCIAL LEVERAGE (may be omitted in an abbreviated course)
Chapter 17	CAPITAL STRUCTURE DETERMINATION
Chapter 18	DIVIDEND POLICY
Chapter 19	THE CAPITAL MARKET
Chapter 20	LONG-TERM DEBT, PREFERRED STOCK, AND COMMON STOCK
Chapter 21	TERM LOANS AND LEASES (may be omitted in an abbreviated course)

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\*Note: Some instructors prefer to cover Chapters 6 and 7 before going into Chapters 3-5. These chapters have been written so that this can be done without any problem.

# Personal Financial Planning 12e Instructor Manual

**JL Elias**



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