

1. One of your financial planning clients, Ms Yana has asked you to prepare specified personal financial statements on her behalf. Yana is a 33 year-old employed landscape gardener and has a gross income of \$55,000 for the 2019 financial year. In addition, Yana's employer also contributes 9.25% of her gross income into a personal superannuation fund that you have set up to fund her retirement. Fortnightly salary deductions (based on gross income) for Yana are as follows:

Details	Percentage
Taxation	20
Personal super contributions	7
Health cover	3
Union fees	2

Other expenditures incurred by Yana for the 2019 financial year are as follows:

Details	Amount (\$)
Household expenses	10,000
Mortgage loan repayments	12,000
Credit card repayments	8,000
Entertainment expenses	5,000

Yana has also provided a list of her assets and liabilities based on the information that she currently has available as shown below:

Details	Amount (\$)
Assets -	
House and personal effects	400,000
Superannuation	160,000
Car	10,000
Savings account	2,000
Liabilities -	
Mortgage loan	250,000
Credit card balance	10,000

- (a) Prepare a personal cash flow budget for Yana for the 2019 financial year based on the information provided.
 (b) Prepare a current personal balance sheet for Yana based on the information provided.

Answer:

- (a) Personal cash flow statement for Yana for the 2019 financial year:

Income:	Salary	\$55,000
	Employer superannuation	<u>5,088</u>
		60,088
Expenditure:	Taxation	11,000
	Personal superannuation	3,850
	Health cover	1,650
	Union fees	1,100

Personal Financial Planning Case Studies

JA Banks



Personal Financial Planning Case Studies:

Getting the books **Personal Financial Planning Case Studies** now is not type of inspiring means. You could not unaided going later than ebook hoard or library or borrowing from your links to admittance them. This is an completely simple means to specifically get lead by on-line. This online message Personal Financial Planning Case Studies can be one of the options to accompany you once having new time.

It will not waste your time. admit me, the e-book will entirely atmosphere you extra matter to read. Just invest tiny time to log on this on-line publication **Personal Financial Planning Case Studies** as without difficulty as review them wherever you are now.

https://crm.avenza.com/data/uploaded-files/Download_PDFS/pearson%20algebra%20chapter%20and%202%20study%20guide.pdf

Table of Contents Personal Financial Planning Case Studies

1. Understanding the eBook Personal Financial Planning Case Studies
 - The Rise of Digital Reading Personal Financial Planning Case Studies
 - Advantages of eBooks Over Traditional Books
2. Identifying Personal Financial Planning Case Studies
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Personal Financial Planning Case Studies
 - User-Friendly Interface
4. Exploring eBook Recommendations from Personal Financial Planning Case Studies
 - Personalized Recommendations
 - Personal Financial Planning Case Studies User Reviews and Ratings

- Personal Financial Planning Case Studies and Bestseller Lists
- 5. Accessing Personal Financial Planning Case Studies Free and Paid eBooks
 - Personal Financial Planning Case Studies Public Domain eBooks
 - Personal Financial Planning Case Studies eBook Subscription Services
 - Personal Financial Planning Case Studies Budget-Friendly Options
- 6. Navigating Personal Financial Planning Case Studies eBook Formats
 - ePub, PDF, MOBI, and More
 - Personal Financial Planning Case Studies Compatibility with Devices
 - Personal Financial Planning Case Studies Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Personal Financial Planning Case Studies
 - Highlighting and Note-Taking Personal Financial Planning Case Studies
 - Interactive Elements Personal Financial Planning Case Studies
- 8. Staying Engaged with Personal Financial Planning Case Studies
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Personal Financial Planning Case Studies
- 9. Balancing eBooks and Physical Books Personal Financial Planning Case Studies
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Personal Financial Planning Case Studies
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Personal Financial Planning Case Studies
 - Setting Reading Goals Personal Financial Planning Case Studies
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Personal Financial Planning Case Studies
 - Fact-Checking eBook Content of Personal Financial Planning Case Studies
 - Distinguishing Credible Sources

13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

Personal Financial Planning Case Studies Introduction

In the digital age, access to information has become easier than ever before. The ability to download Personal Financial Planning Case Studies has revolutionized the way we consume written content. Whether you are a student looking for course material, an avid reader searching for your next favorite book, or a professional seeking research papers, the option to download Personal Financial Planning Case Studies has opened up a world of possibilities. Downloading Personal Financial Planning Case Studies provides numerous advantages over physical copies of books and documents. Firstly, it is incredibly convenient. Gone are the days of carrying around heavy textbooks or bulky folders filled with papers. With the click of a button, you can gain immediate access to valuable resources on any device. This convenience allows for efficient studying, researching, and reading on the go. Moreover, the cost-effective nature of downloading Personal Financial Planning Case Studies has democratized knowledge. Traditional books and academic journals can be expensive, making it difficult for individuals with limited financial resources to access information. By offering free PDF downloads, publishers and authors are enabling a wider audience to benefit from their work. This inclusivity promotes equal opportunities for learning and personal growth. There are numerous websites and platforms where individuals can download Personal Financial Planning Case Studies. These websites range from academic databases offering research papers and journals to online libraries with an expansive collection of books from various genres. Many authors and publishers also upload their work to specific websites, granting readers access to their content without any charge. These platforms not only provide access to existing literature but also serve as an excellent platform for undiscovered authors to share their work with the world. However, it is essential to be cautious while downloading Personal Financial Planning Case Studies. Some websites may offer pirated or illegally obtained copies of copyrighted material. Engaging in such activities not only violates copyright laws but also undermines the efforts of authors, publishers, and researchers. To ensure ethical downloading, it is advisable to utilize reputable websites that prioritize the legal distribution of content. When downloading Personal Financial Planning Case Studies, users should also consider the potential security risks associated with online platforms. Malicious actors may exploit vulnerabilities in unprotected websites to distribute malware or steal personal information. To protect themselves,

individuals should ensure their devices have reliable antivirus software installed and validate the legitimacy of the websites they are downloading from. In conclusion, the ability to download Personal Financial Planning Case Studies has transformed the way we access information. With the convenience, cost-effectiveness, and accessibility it offers, free PDF downloads have become a popular choice for students, researchers, and book lovers worldwide. However, it is crucial to engage in ethical downloading practices and prioritize personal security when utilizing online platforms. By doing so, individuals can make the most of the vast array of free PDF resources available and embark on a journey of continuous learning and intellectual growth.

FAQs About Personal Financial Planning Case Studies Books

What is a Personal Financial Planning Case Studies PDF? A PDF (Portable Document Format) is a file format developed by Adobe that preserves the layout and formatting of a document, regardless of the software, hardware, or operating system used to view or print it. **How do I create a Personal Financial Planning Case Studies PDF?** There are several ways to create a PDF: Use software like Adobe Acrobat, Microsoft Word, or Google Docs, which often have built-in PDF creation tools. Print to PDF: Many applications and operating systems have a "Print to PDF" option that allows you to save a document as a PDF file instead of printing it on paper. Online converters: There are various online tools that can convert different file types to PDF. **How do I edit a Personal Financial Planning Case Studies PDF?** Editing a PDF can be done with software like Adobe Acrobat, which allows direct editing of text, images, and other elements within the PDF. Some free tools, like PDFescape or Smallpdf, also offer basic editing capabilities. **How do I convert a Personal Financial Planning Case Studies PDF to another file format?** There are multiple ways to convert a PDF to another format: Use online converters like Smallpdf, Zamzar, or Adobe Acrobats export feature to convert PDFs to formats like Word, Excel, JPEG, etc. Software like Adobe Acrobat, Microsoft Word, or other PDF editors may have options to export or save PDFs in different formats. **How do I password-protect a Personal Financial Planning Case Studies PDF?** Most PDF editing software allows you to add password protection. In Adobe Acrobat, for instance, you can go to "File" -> "Properties" -> "Security" to set a password to restrict access or editing capabilities. Are there any free alternatives to Adobe Acrobat for working with PDFs? Yes, there are many free alternatives for working with PDFs, such as: LibreOffice: Offers PDF editing features. PDFsam: Allows splitting, merging, and editing PDFs. Foxit Reader: Provides basic PDF viewing and editing capabilities. How do I compress a PDF file? You can use online tools like Smallpdf, ILovePDF, or desktop software like Adobe Acrobat to compress PDF files without significant quality loss. Compression reduces the file size, making it easier to share and download. Can I fill out forms in a PDF file? Yes, most PDF viewers/editors like Adobe Acrobat, Preview (on Mac), or various online tools allow you to fill out

forms in PDF files by selecting text fields and entering information. Are there any restrictions when working with PDFs? Some PDFs might have restrictions set by their creator, such as password protection, editing restrictions, or print restrictions. Breaking these restrictions might require specific software or tools, which may or may not be legal depending on the circumstances and local laws.

Find Personal Financial Planning Case Studies :

pearson algebra chapter and 2 study guide

pearson anatomy physiology study guide answers

pe lesson planning for block schedule

~~pearson chemistry and study workbook stoichiometry answers~~

~~pearson algebra practice lesson answers~~

pearson biology chapter 7 vocabulary review answer key

pci compliance manual

pc troubleshooting pocket guide 6th edition

pdp teacher goal examples

pearson algebra 2 pg 846 answers

pdas administrator manual 2015

pearson education topic 20 6 answers

pearson education atoms and elements answers

pearson math text

peach crisp recipe oatmeal

Personal Financial Planning Case Studies :

simple explanations to csec geography 2017 multiple choice - Jan 09 2023

web simple explanations to csec geography 2017 multiple choice prepared by oral johnson simple explanations to csec geography 2017 multiple choice 1 if an airplane is moving flying from maria galante to saba it would be flying in

geography multiple choice questions answers cxc pdf filecxc multiple - Feb 27 2022

web canada answers csec geography multiple choice pastpapers cxc multiple choice past papers papers andquestions taken from past papers cxc multiple choice past papers maths cxc csec and caribbean advanced past papers capegeography past

papers questions and answers 2009 cape canada answers csec geography multiple
[csec geography multiple choice practice questions pdf](#) - Jul 15 2023

web may 29 2020 csec geography multiple choice practice questions may 29 2020 0 likes 658 views oral johnson follow
geography teacher at st jago high school education this document consists of 600 multiple
simple explanations to csec geography 2016 multiple choice - Nov 07 2022

web jun 16 2020 simple explanations with answers to csec geography 2016 multiple choice attached is the 2016 csec
geography multiple choice paper explanation is attached for each question simple explanations to csec geography 2016
multiple choice 1 of 5 download now slideshows for you 20 simple explanations to csec

csec geography revision topics practice multiple choice question - Aug 16 2023

web secondary school geography topics for revision and practice multiple choice questions with answers compiled by 1
muzammil mohabir 2 jennifer smith 3 williams timothy 4 jillyne bell 5 shevanie persaud 6 lakesha cuffie 7 tatiana lim 8 denise
simon july 2020

part 2 geography multiple choice questions youtube - Aug 04 2022

web 0 00 22 48 intro part 2 geography multiple choice questions natken educational services 13 9k subscribers subscribe 3
7k views 2 years ago csec geography check

simple explanations to csec geography 2018 multiple choice - Dec 08 2022

web jun 16 2020 simple explanations to csec geography 2018 multiple choice prepared by oral johnson simple explanations
to csec geography 2018 multiple choice 1 the contour interval is 100ft the contour interval is the
csec geography multiple choice on population and settlement - May 01 2022

web csec geography multiple choice on population and settlement in this video viewers get the chance to practice multiple
choice questions on population and settlement to test their readiness for

geography questions and answers pdf scribd - Mar 11 2023

web 3 sedimentation construction and mining along sea coasts can create a great deal of silt and soil run off particles that
enter the ocean can smother coral reefs depriving them of sunlight and nutrients fish are unable to feed and coral polyps are
unable to grow leaving the area inhospitable to reef life

[csec geography multiple choice questions on weathering](#) - Mar 31 2022

web csec geography multiple choice questions on weathering 191 views jul 2 2021 12 dislike share save geography journey
in this video viewers get the opportunity to test their knowledge of

csec geography multiple choice questions on coastal youtube - Feb 10 2023

web jul 9 2021 in this video you are able to test your knowledge of coast by doing a multiple choice quiz if you are unable to

answer the questions i suggest you watch t

[simple explanations with answers to csec geography 2019 multiple choice](#) - Apr 12 2023

web simple explanations with answers to csec geography 2019 multiple choice prepared by oral johnson simple explanations to csec geography 2019 multiple choice 1 the direction of the trigonometrical station at shotover from roberston halt is

[free cxc csec exam prep csecpastpapers](#) - May 13 2023

web free csec exam past papers to help you optimize your studies practice with friends classmates and teachers

simple explanations to csec geography 2014 multiple choice - Sep 05 2022

web jun 16 2020 simple explanations with answers to csec geography 2014 multiple choice attached is the 2014 csec geography multiple choice paper explanation is attached for each question simple explanations to csec geography 2014 multiple choice 1 of 5 download now 20 simple explanations to csec geography 2011

csec geography specimen multiple choice 2008 pdf scribd - Jun 02 2022

web csec geography specimen multiple choice 2008 free download as pdf file pdf text file txt or read online for free csec geography specimen multiple choice 2008

2013 csec geography multiple choice past paper pdf - Jul 03 2022

web may 27 2020 2013 csec geography multiple choice past paper download as a pdf or view online for free

geography multiple choice questions csec - Dec 28 2021

web practice multiple choice questions 2018 02 08 this csec principles of accounts multiple choice practice book is a valuable exam preparation aid for csec poa students this book provides excellent practice for the multiple choice questions from paper 1 of the csec examination and has been specially written to help csec principles of accounts

geography coastal features csec cxc 85 plays quizizz - Oct 06 2022

web multiple choice 1 minute 1 pt i construction of groynes ii building of sea walls iii reclamation iv rock filled wired baskets which of the above are ways how man modifies the effects of waves i ii iii

csec geography multiple choice questions on soil youtube - Jan 29 2022

web in this video try to test your readiness for answering soil questions by answering these questions

geography csecpastpapers - Jun 14 2023

web we are a team of caribbean students who wanted to support each other and the student community during the covid 19 period our hope is that this website will be used to optimize your studies and improve your scores on the upcoming examinations

[free pdf download aire negro infantil e xuvenil fora de xogo](#) - Feb 08 2023

web traballos baixo o título o álbum na literatura infantil e xuvenil 2000 2010 tras dous artigos teóricos que afondan nas

peculiaridades desta modalidade literaria que presenta

de nouvelles aires de jeux extérieures pour les enfants au - Mar 29 2022

web dans un pays où les crèches sont encore peu développées où seulement 4 enfants sur 100 vont à l'école maternelle où les enfants ont peu de jouets il est important de créer des

librobenmadrida descargar aire negro infantil e xuvenil fóra - Apr 29 2022

web descargar aire negro infantil e xuvenil fóra de xogo libros gratis en pdf epub y mobi

aire negro infantil e xuvenil fóra de xogo by agustín - Aug 02 2022

web aug 14 2023 negro encuentra aquí información de aire negro agustín xa non estou aquí infantil e xuvenil fóra de xogo corredores de sombra infantil e xuvenil fóra de xogo

descarga aire negro infantil e xuvenil fóra de xogo de - Mar 09 2023

web mar 18 2021 name aire negro infantil e xuvenil fóra de xogo autor agustín fernández paz categoria libros policíaca negra y suspense thriller y suspense

aire negro infantil e xuvenil fóra de xogo amazon es - Aug 14 2023

web aire negro infantil e xuvenil fóra de xogo fernández paz agustín amazon es libros

aire negro infantil e xuvenil fóra de xogo - Dec 26 2021

web aire negro infantil e xuvenil fóra de xogo fernández paz agustín amazon es libros

en blanco negro te amo song and lyrics by el aire spotify - Sep 22 2021

web choose a language this updates what you read on open spotify com

aire negro infantil e xuvenil fora de xogo download only - May 31 2022

web pan negro aire negro infantil e xuvenil fora de xogo downloaded from ftp popcake com by guest willis brewer heart of jupiter edicións xerais a medio

descargar aire negro infantil e xuvenil fóra de xogo de - Apr 10 2023

web jun 1 2021 gratis aire negro infantil e xuvenil fóra de xogo de agustín fernández paz pdf epub mobi gratis descargar gratis aire negro infantil e xuvenil fóra de

el negro africano song and lyrics by banda aires de sinaloa - Oct 24 2021

web listen to el negro africano on spotify banda aires de sinaloa song 2021 banda aires de sinaloa song 2021 listen to el negro africano on spotify banda aires de

ficha do libro editorial xerais - Jul 13 2023

web ficha libro aire negro agustín fernández paz autor a infantil e xuvenil fóra de xogo 27ª edición premio the withe ravens internationale jugend bibliothek 2001

aire negro infantil e xuvenil fÓra de xogo - Jun 12 2023

web aire negro infantil e xuvenil fÓra de xogo de fernández paz agustín en iberlibro com isbn 10 8499144314 isbn 13 9788499144313 edicións xerais 2012

aire negro infantil e xuvenil fora de xogo ftp popcake - Jan 07 2023

web aire negro infantil e xuvenil fora de xogo rapazas desde una estrela distante as flores radioactivas contos por palabras las flores radiactivas desde unha estrela

aire negro infantil e xuvenil fÓra de xogo by agustín - Nov 24 2021

web de lobo infantil e xuvenil fÓra de aire negro agustín fernández paz libros de agustin fernandez paz libros y manuales tempo entre follas aire negro aire negro infantil e

aire negro infantil e xuvenil fora de xogo pdf hipertexto - Sep 03 2022

web premio rañolas ó libro infantil e xuvenil do ano 1995 despois dunha longa estadía en québec o escritor xabier louzao volve a galicia e atopa as cartas que o seu amigo

aire negro infantil e xuvenil fora de xogo pdf uniport edu - Nov 05 2022

web apr 25 2023 aire negro infantil e xuvenil fora de xogo 1 8 downloaded from uniport edu ng on april 25 2023 by guest aire negro infantil e xuvenil fora de xogo

aire negro infantil e xuvenil fÓra de xogo by agustín - Oct 04 2022

web infantil e xuvenil fÓra de xogo descargar aire negro infantil e xuvenil fÓra de xogo aire negro infantil e xuvenil fÓra de xogo gallego libros de agustin fernandez paz libros y

aire negro infantil e xuvenil fÓra de xogo - Jan 27 2022

web aire negro infantil e xuvenil fÓra de xogo fernández paz agustín amazon es libros

vtiana pdf descargar aire negro infantil e xuvenil fÓra de - May 11 2023

web título del archivo aire negro infantil e xuvenil fÓra de xogo traductor julen valle número de páginas 648 páginas tamaño del archivo 95 28 mb language español e

aire negro infantil e xuvenil fora de xogo pdf uniport edu - Dec 06 2022

web mar 23 2023 quickly download this aire negro infantil e xuvenil fora de xogo after getting deal so in the same way as you require the books swiftly you can straight get it

descargar aire negro infantil e xuvenil fÓra de xogo libro en - Jul 01 2022

web sep 21 2020 descargar y leer aire negro infantil e xuvenil fÓra de xogo libro por click here to download server 2 título aire negro infantil e xuvenil fÓra de

el niño azul song and lyrics by ambiente de ruido blanco - Feb 25 2022

web ambiente de ruido blanco mÚsica para niÑos song 2019 ambiente de ruido blanco mÚsica para niÑos song 2019 listen to el niño azul on spotify

[principles of project finance edition 2 google play](#) - Mar 12 2023

web info 89 95 70 16 ebook 35 98 33 10 rent free sample about this ebook arrow forward the second edition of this best selling introduction for practitioners uses new material and updates to

principles of project finance 2nd edition elsevier - Oct 19 2023

web nov 13 2013 describes and explains sources of project finance typical commercial contracts e g for construction of the project and sale of its product or services and their effects on project finance structures project finance risk assessment from the points of view of lenders investors and other project parties how lenders and

principles of project finance yescombe e r amazon sg books - Sep 18 2023

web principles of project finance hardcover 10 december 2013 by e r yescombe author 4 7 46 ratings see all formats and editions

pdf principles of project finance researchgate - Feb 28 2022

web aug 23 2018 lecture on principles of project finance to launch its portuguese translation as part of the golden jubilee celebrations of tribunal de contas do município de são paulo são paulo august

the principles of project finance 1st edition routledge - Apr 01 2022

web the principles of project finance reviews the technique of project finance it explores step by step the key ingredients of the concept the book is aimed at a business savvy audience but one which is not necessarily up to speed on the concept and has a global reach by covering both oecd countries and the emerging markets project finance is

principles of project finance 2013 edition open library - Oct 07 2022

web principles of project finance by e r yescombe 2013 elsevier science technology edition in english

[principles of project finance june 15 2002 edition open library](#) - May 02 2022

web jun 15 2002 principles of project finance by e r yescombe june 15 2002 academic press edition hardcover in english 1st edition

principles of project finance hardcover 13 dec 2013 - Jan 10 2023

web describes and explains sources of project finance typical commercial contracts e g for construction of the project and sale of its product or services and their effects on project finance structures project finance risk assessment from the points of view of lenders investors and other project parties how lenders and investors evaluate

[principles of project finance 2nd edition amazon com](#) - Jul 16 2023

web dec 9 2013 e r yescombe s new edition of principles of project finance is a state of the art comprehensive overview with

detailed and balanced coverage of the economic financial and legal dimensions of project finance

principles of project finance request pdf researchgate - Jul 04 2022

web jan 1 2014 principles of project finance january 2014 edition 2nd authors e r yescombe ycl consulting ltd download

citation citations 195 abstract the second edition of this best selling

principles of project finance yescombe e r free download - Dec 09 2022

web principles of project finance by yescombe e r publication date 2002 topics project management finance publisher san diego calif london academic

principles of project finance sciencedirect - Aug 17 2023

web describes and explains sources of project finance typical commercial contracts e g for construction of the project and sale of its product or services and their effects on project finance structures project finance risk assessment from the points of view of lenders investors and other project parties how lenders and investors evaluate

principles of project finance enhanced edition apple books - Feb 11 2023

web jul 6 2002 this introduction for practitioners offers a balanced view of project financing integrating legal contractual scheduling and other areas that participate in large multiparty projects large single asset purchases and broad based financing programs for fleets of assets it mixes theories and cas

the principles of project finance rod morrison taylor - Aug 05 2022

web the principles of project finance reviews the technique of project finance it explores step by step the key ingredients of the concept the book is aimed at a business savvy audience but one which is not necessarily up to speed on the concept and has a global reach by covering both oecd countries and the emerging markets

principles of project finance e r yescombe google books - Jun 15 2023

web nov 13 2013 principles of project finance academic press nov 13 2013 560 pages the second edition of this best selling introduction for practitioners uses new material and updates to describe the

principles of project finance edition 1 by e r yescombe - Sep 06 2022

web principles of project finance edition 1 by e r yescombe publication date 06 jun 2002 0 reviews digital copy not yet available share update librarian more description

principles of project finance e r yescombe google books - Apr 13 2023

web oct 30 2018 principles of project finance e r yescombe elsevier science oct 30 2018 business economics 560 pages the second edition of this best selling introduction for practitioners uses new material and updates to describe the changing environment for project finance

principles of project finance edition 2 by e r elsevier - May 14 2023

web describes and explains sources of project finance typical commercial contracts e g for construction of the project and sale of its product or services and their effects on project finance structures project finance risk assessment from the points of view of lenders investors and other project parties how lenders and investors evaluate

principles of project finance sciencedirect - Nov 08 2022

web chapter 1 introduction pages 1 3 publisher summary this chapter introduces the principles of project finance and discusses practical issues that can cause the most difficulty in commercial and financial negotiations project finance is a relatively new financial discipline that has developed rapidly over the last 20 years

principles of project finance by e r yescombe open library - Jun 03 2022

web october 5 2021 history edit an edition of principles of project finance 2002 principles of project finance by e r yescombe 0 ratings 0 want to read 1 currently reading 0 have read this edition doesn t have a description yet can you add one publish date 2013 publisher elsevier science technology books language english pages 560