

## Financial Intelligence A Managers Guide To Knowing What The Numbers Really Mean

A surprisingly simple way for students to master any subject--based on one of the world's most popular online courses and the bestselling book *A Mind for Numbers* *A Mind for Numbers* and its wildly popular online companion course "Learning How to Learn" have empowered more than two million learners of all ages from around the world to master subjects that they once struggled with. Fans often wish they'd discovered these learning strategies earlier and ask how they can help their kids master these skills as well. Now in this new book for kids and teens, the authors reveal how to make the most of time spent studying. We all have the tools to learn what might not seem to come naturally to us at first--the secret is to understand how the brain works so we can unlock its power. This book explains:

- Why sometimes letting your mind wander is an important part of the learning process
- How to avoid "rut think" in order to think outside the box
- Why having a poor memory can be a good thing
- The value of metaphors in developing understanding
- A simple, yet powerful, way to stop procrastinating

Filled with illustrations, application questions, and exercises, this book makes learning easy and fun.

Transform the Way Money Works in Your Life Many of us grow up without ever learning anything about managing money or building wealth. Financial intelligence isn't taught in

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school, and unless you grew up rich, it probably wasn't taught in your home either. Creating financial freedom requires much more than just understanding numbers. The true secret to building wealth and achieving financial independence lies in the way you think about money. The Psychology of Money will teach you how to spend less, invest better, and make more money by changing the way you think about money. Just like anyone can train to participate in a 5K, anyone can develop the financial intelligence needed to become financially independent. The way you think and feel about the money you have matters more to your financial future than the amount of your current salary. This book isn't magic or a get-rich-quick handbook. Instead, it shows you step-by-step how to change your relationship with money by changing your attitudes, thoughts, and actions. Inside this book, you will learn: How to develop financial intelligence How to grow your income The best ways to manage your cashflow What you can do to increase your financial security How to develop a financial plan that allows you to invest in your future How to use psychology to make better money decisions Best ways to budget, save, and invest on any income How to conquer your debts Everything you need to know about investments How to avoid common money mistakes And Much More! As you follow the steps in this book, you will find you have more money for the things that are important to you. You will start to see how it's possible for you to build wealth, even on a meager paycheck. The Psychology of Money gives you the financial education you never knew you needed. If you are serious about improving your finances, you need to

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start with this book. Order your copy of the Psychology of Money Right Now **MEET YOUR GOALS—ON TIME AND ON BUDGET.** How do you rein in the scope of your project when you've got a group of demanding stakeholders breathing down your neck? And map out a schedule everyone can stick to? And motivate team members who have competing demands on their time and attention? Whether you're managing your first project or just tired of improvising, this guide will give you the tools and confidence you need to define smart goals, meet them, and capture lessons learned so future projects go even more smoothly. The HBR Guide to Project Management will help you: Build a strong, focused team Break major objectives into manageable tasks Create a schedule that keeps all the moving parts under control Monitor progress toward your goals Manage stakeholders' expectations Wrap up your project and gauge its success

Don't let your fear of finance get in the way of your success. This digital collection, curated by Harvard Business Review, brings together everything a manager needs to know about financial intelligence. It includes Financial Intelligence, called a "must-read" for decision makers without expertise in finance; A Concise Guide to Macroeconomics, which covers the essentials of macroeconomics and examines the core ideas of output, money, and expectations; Essentials of Finance and Budgeting, which explains everything HR professionals need to know to make wise financial decisions; Ahead of the Curve, Joseph H. Ellis's forecasting method to help managers

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and investors understand and predict the economic cycles that control their businesses and financial fates; Beyond Budgeting; which offers a coherent management model that overcomes the limitations of traditional budgeting; Preparing a Budget, packed with handy tools, self-tests, and real life examples to help you hone critical skills; and HBR Guide to Finance Basics for Managers, which will give you the tools and confidence you need to master the fundamentals of finance.

Everyone interested in building a stronger business needs to understand and use the information captured in financial statements. In *Managing by the Numbers*, business education and accounting experts Chuck Kremer and Ron Rizzuto team up with open-book management authority John Case to demystify the numbers. They present a practical, common-sense approach to reading financial statements and to managing the three bottom lines of business financial performance: net profit, operating cash flow, and return on assets. The book features numerous exercises and examples (with associated templates available on the Web), a powerful new management tool known as “The Financial Scoreboard,” and an extensive glossary. *Managing by the Numbers* is an essential resource for entrepreneurs, business owners, managers, and anyone eager to improve their mastery of the financial side of running a business.

In *Collaboration*, author Morten Hansen takes aim at what many leaders inherently know: in today's competitive environment, companywide collaboration is an imperative for successful strategy execution, yet the sought-after synergies are rarely, if ever,

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realized. In fact, most cross-unit collaborative efforts end up wasting time, money, and resources. How can managers avoid the costly traps of collaboration and instead start getting the results they need? In this book, Hansen shows managers how to get collaboration right through "disciplined collaboration"-- a practical framework and set of tools managers can use to:

- Assess when--and when not--to pursue collaboration across units to achieve goals
- Identify and overcome the four barriers to collaboration
- Get people to buy into the larger picture, even when they own only a small piece of it
- Be a "T-Shaped Manager," collaborating across divisions while still working deeply in your own unit
- Create networks across the organization that are not large, but nimble and effective

Based on the author's long-running research, in-depth case studies, and company interviews, *Collaboration* delivers practical advice and tools to help your organization collaborate--for real results.

A practical and accessible overview of the fundamentals of business finance--now in its third edition. Managers are constantly expected to make decisions that reflect a full understanding of the financial consequences. In the absence of formal training, few people are prepared for the responsibilities of dealing with management reports, budgets, and capital proposals, and find themselves embarrassed by their lack of understanding. This book is a practical guide to understanding and managing financial responsibilities. Each chapter examines actual tasks managers have to do, from "how to assemble a budget," "how to read variances on a report," to "how to construct a

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proposal to invest in new equipment," exploring the principles that can be applied to each task, illustrating practical ways these principles are used, and providing guidance for implementation. Guide to Financial Management will help readers understand financial jargon, financial statements, management accounts, performance measures, budgeting, costing, pricing, decision-making, and investment appraisal. This third edition has been fully revised and expanded with detailed examples from 100 leading businesses around the world.

Karen Berman and Joe Knight teach the basics of finance--but with a twist. Accountants rely on estimates, assumptions, and judgment calls. Savvy managers need to know how those sources of possible bias can affect the financials and that sometimes the numbers can be challenged. While providing the foundation for a deep understanding of the financial side of business, the book also arms managers with practical strategies for improving their companies' performance. --from publisher description.

Over the past decade and beyond, the need for a modern anti-money-laundering strategy has become widely accepted internationally. Depriving criminal elements of the proceeds of their crimes has increasingly been seen as an important tool to combat drug trafficking and, more recently, as a critical element in fighting organized crime, corruption, and the financing of terrorism, and maintaining the integrity of financial markets. The first few financial intelligence units (FIUs) were established in the early 1990s in response to the need for countries to have a central agency to receive,

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analyze, and disseminate financial information to combat money laundering. Over the ensuing period, the number of FIUs has continued to increase, reaching 84 in 2003. This handbook responds to the need for information on FIUs. It provides references to the appropriate Financial Action Task Force (FATF) standards wherever appropriate. "In this essential guide, Karen Berman and Joe Knight customize the approaches and insights from their acclaimed book Financial Intelligence specifically for entrepreneurs. The authors not only demystify common financial terms and tools, they also show how you can use this knowledge to gauge your company's performance and make better decisions."--Back cover.

Geared toward executives and managers, a revised guide explains important concepts in macroeconomics using detailed examples from history and helps break down how the economy really works and what impact it has on the business world. 12,500 first printing.

For years, Robert Kiyosaki has firmly believed that the best investment one can ever make is in taking the time to truly understand how one's finances work. Too many people are much more interested in the quick-hitting scheme, or trying to find a shortcut to real wealth. As Kiyosaki has preached over and over again, one has to truly understand the process of how money works before one can start out on trying to escape the daily financial Rat Race. Now, in this latest book in the popular Rich Dad Poor Dad series, Kiyosaki lays out his 5 key principles of Financial Intelligence for all to

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understand. In INCREASE YOUR FINANCIAL IQ, Kiyosaki provides real insights on these key steps to wealth:

- o How to increase your money -- how to assess what you're really worth now, what your prospects are, and how to start mapping out your financial future.
- o How to protect your money -- for better or for worse, taxes are a way of life. Kiyosaki shows you that "it's not what you make....it's what you keep."
- o How to budget your money -- everybody wants to live large, but you have to learn how to live within your budget. Kiyosaki shows you how you can.
- o How to leverage your money -- as you build your financial IQ, knowing how to put your money to work for you is a crucial step.
- o How to improve your financial information -- Kiyosaki shows you how to accelerate your wealth as you learn more and more.

The Finance Book will help you think and manage like a financial strategist. Written specifically for non-finance professionals, it will give you all you need to know to manage your business more effectively and think more strategically. It will help you to:

- Have the confidence to read and interpret financial statements
- Ask the right questions about financial performance
- Apply important financial tools and ratios
- Learn how to think financially and make better strategic financial decisions

Covering business finance, accounting fundamentals, budgeting, profitability and cash management, you'll find the tools you need in order to make the best financial decisions for your business. 'Essential reading for any non-finance professional. This is an easy to read and practical guide to the world of finance.'

—Paul Herman, Group CEO, Bluebox

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‘Corporate Finance’ A really helpful, well organised and easy to understand primer and reference book for those who aren’t accountants but still need to understand the accounts.’ Roger Siddle, Chairman, Cordium Group ‘A great book. At last, a guide that demystifies and encourages business owners to practically understand financial matters. A must read.’ Gordon Vater CEO, RiiG Limited

Don't let a fear of numbers hold you back. Today's business environment brings with it an onslaught of data. Now more than ever, managers must know how to tease insight from data--to understand where the numbers come from, make sense of them, and use them to inform tough decisions. How do you get started? Whether you're working with data experts or running your own tests, you'll find answers in the HBR Guide to Data Analytics Basics for Managers. This book describes three key steps in the data analysis process, so you can get the information you need, study the data, and communicate your findings to others. You'll learn how to:

- Identify the metrics you need to measure
- Run experiments and A/B tests
- Ask the right questions of your data experts
- Understand statistical terms and concepts
- Create effective charts and visualizations
- Avoid common mistakes

Finance for Nonfinancial Managers Finance made simple for YOU! Quick reference finance handbook to help you understand and manage the financial accounting side of your business or job responsibilities. Enable you ask informed questions when financial information such as periodical MIS report, quarterly financial performance report or

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yearly audited financial report is presented for your approval. How the chapters are arranged CHAPTERS I to IV - Gain essential knowledge on Concepts & Financial Statement presentation format CHAPTERS V to VII - Empower yourself, learn to read & interpret Financial Statements CHAPTER VIII - Working Capital management, gain control on day to day financial management CHAPTER IX - Planning & Control & steer your business with Budgeting CHAPTER X - Break-Even Analysis for enlightened business decisions CHAPTER XI - Gain insight into techniques for choosing the right investment option CHAPTER XII - Know the essentials of Bank Borrowings Topics covered Chapter I Financial Statements, an Introduction Chapter II Balance Sheet Chapter III Profit and Loss Account Chapter IV Cash Flow Statement Chapter V How to Read Financial Statements Chapter VI MIS Reports Chapter VII Ratio Analysis Chapter VIII Working Capital Management Chapter IX Budgeting Chapter X Break-Even Analysis Chapter XI Capital Expenditure Planning Chapter XII How to Borrow from Banks Begin enjoy working with Financial Prudence!

Want to know what accounting numbers really mean without flatlining your pulse? Ditch the dry numbers and allow the authors, through the story of Toms bike shop, to give you easy-to-understand pointers on assets, liabilities, income statements and other finance and accounting tools of the trade. Whether your business is a sole proprietorship or a 5000 employee corporation, these vividly illustrated financial concepts and tools will keep you in the black without making you see red.

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The 10th anniversary edition of the bestselling foundational business training manual for ambitious readers, featuring new concepts and mental models: updated, expanded, and revised. Many people assume they need to attend business school to learn how to build a successful business or advance in their career. That's not true. The vast majority of modern business practice requires little more than common sense, simple arithmetic, and knowledge of a few very important ideas and principles. The Personal MBA 10th Anniversary Edition provides a clear overview of the essentials of every major business topic: entrepreneurship, product development, marketing, sales, negotiation, accounting, finance, productivity, communication, psychology, leadership, systems design, analysis, and operations management...all in one comprehensive volume. Inside you'll learn concepts such as: The 5 Parts of Every Business: You can understand and improve any business, large or small, by focusing on five fundamental topics. The 12 Forms of Value: Products and services are only two of the twelve ways you can create value for your customers. 4 Methods to Increase Revenue: There are only four ways for a business to bring in more money. Do you know what they are? Business degrees are often a poor investment, but business skills are always useful, no matter how you acquire them. The Personal MBA will help you do great work, make good

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decisions, and take full advantage of your skills, abilities, and available opportunities--no matter what you do (or would like to do) for a living.

Financial Intelligence, Revised Edition  
A Manager's Guide to Knowing What the Numbers Really Mean  
Harvard Business Review Press

In this expanded 20th Anniversary Edition of the book that started a business revolution, a successful businessman shares his philosophy of management that puts the concerns of the employees first and creates a company that will provide people with lifelong livelihood. Original. 50,000 first printing.

Exchange-traded funds (ETFs) have become in their 25-year history one of the fastest growing segments of the investment management business. These funds provide liquid access to virtually every financial market and allow large and small investors to build institutional-caliber portfolios. Yet, their management fees are significantly lower than those typical of mutual funds. High levels of transparency in ETFs for holdings and investment strategy help investors evaluate an ETF's potential returns and risks. This book covers the evolution of ETFs as products and in their uses in investment strategies. It details how ETFs work, their unique investment and trading features, their regulatory structure, how they are used in tactical and strategic portfolio management in a broad range of asset classes, and how to evaluate them individually.

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Over 200,000 copies sold! Thomas R. Ittelson's master work for entrepreneurs, non-financial managers, business students, lawyers, lenders, and investors - the bestselling book of its kind, with over 200,000 copies in print - has gotten even better with this 20th anniversary edition. Ittelson is an expert at translating complicated financial topics in an accessible way for non-financial audiences. In this book, he empowers readers by clearly and simply demonstrating how the three major accounting statements interact to offer a snapshot of a company's financial health. This book teaches readers how to use specialized accounting vocabulary and makes accessible the structure and purpose of the three major numeric statements that describe a company's financial condition. Each statement paints a different and essential picture - the "three-legged stool" of company reporting: The income statement shows the manufacturing (or service offerings) and selling actions of the company that result in profit or loss during a period. It gives a very important perspective on the company's performance, its profitability. The cash flow statement details cash into and out of the company for a period. You need money to make money. Running out of cash is bad. Duh. The balance sheet records at the end of a period, an instant in time, what the company owns and what it owes, including the owners' stake, called shareholders' equity. With two new major topic sections (nonprofit organization

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accounting and pricing theory for profitability) and spot color reformatting to improve comprehension, this third edition of Financial Statements is simply the clearest and most comprehensive introduction to financial reporting available. No accounting background is required.

If you're looking for a practical book that provides useful knowledge about financial management then keep reading... Whether you are running a social enterprise with just two full-time staff, an Internet start-up, a craft business on Etsy or a Fortune 500 multinational, you will need to have a good feel for financial management to get the best out of it. Are you a small business owner, student or a senior manager in another discipline who needs to brush up on financial concepts? If so, this book will explain finance simply and with plenty of real-life examples that make it easy to see how to apply the concepts in practice. This book is also concentrated on explaining what the financial figures mean, and how to figure out the message they are sending, rather than on how to construct a balance sheet or do an audit. Many trained accountants focus on the 'right answers' rather than reading between the lines to see what is going on - this book takes the opposite approach. Here are some of the topics that are discussed in this book: What Is Financial Management and Why Do You Need It? Financial Statements Looking At Cash Flow Forecasting, Budgeting, and Flex

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Capital Spending and Discounted Cash Flow Analysis Some Aspects Of Treasury Management Managing Your Working Capital Hedging Your Bets Management Accounting Ratios - Your Management Dashboard A Quick Look At Risk Management And Much, Much More So if you want to learn more about financial management in less time compared to reading a tedious textbook, click "add to cart"!

Look around your office. Turn on the TV. Incompetent leadership is everywhere, and there's no denying that most of these leaders are men. In this timely and provocative book, Tomas Chamorro-Premuzic asks two powerful questions: Why is it so easy for incompetent men to become leaders? And why is it so hard for competent people--especially competent women--to advance? Marshaling decades of rigorous research, Chamorro-Premuzic points out that although men make up a majority of leaders, they underperform when compared with female leaders. In fact, most organizations equate leadership potential with a handful of destructive personality traits, like overconfidence and narcissism. In other words, these traits may help someone get selected for a leadership role, but they backfire once the person has the job. When competent women--and men who don't fit the stereotype--are unfairly overlooked, we all suffer the consequences. The result is a deeply flawed system that rewards arrogance rather than humility,

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and loudness rather than wisdom. There is a better way. With clarity and verve, Chamorro-Premuzic shows us what it really takes to lead and how new systems and processes can help us put the right people in charge.

Explains what business numbers mean and why they matter, and addresses issues that have become more important in recent years, including questions about the financial crisis and accounting literacy.

The book Inc. magazine calls one of "the best, clearest guides to the numbers" on the market. Inc. magazine calls it one of "the best, clearest guides to the numbers" on the market. Readers agree, saying it's exactly "what I need to know" and calling it a "must-read" for decision makers without expertise in finance.

Since its release in 2006, Financial Intelligence has become a favorite among managers who need a guided tour through the numbers--helping them to understand not only what the numbers really mean, but also why they matter.

This new, completely updated edition brings the numbers up to date and continues to teach the basics of finance to managers who need to use financial data to drive their business. It also addresses issues that have become even more important in recent years--including questions around the financial crisis and those around broader financial and accounting literacy. Accessible, jargon-free, and filled with entertaining stories of real companies, Financial Intelligence

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gives nonfinancial managers the confidence to understand the nuance beyond the numbers--to help bring everyday work to a new level.

**DON'T LET YOUR FEAR OF FINANCE GET IN THE WAY OF YOUR SUCCESS** Can you prepare a breakeven analysis? Do you know the difference between an income statement and a balance sheet? Or understand why a business that's profitable can still go belly-up? Has your grasp of your company's numbers helped—or hurt—your career? Whether you're new to finance or you just need a refresher, this go-to guide will give you the tools and confidence you need to master the fundamentals, as all good managers must. The HBR Guide to Finance Basics for Managers will help you: Learn the language of finance Compare your firm's financials with rivals' Shift your team's focus from revenues to profits Assess your vulnerability to industry downturns Use financial data to defend budget requests Invest smartly through cost/benefit analysis

Critical insights for savvy financial analysts Financial Planning & Analysis and Performance Management is the essential desk reference for CFOs, FP&A professionals, investment banking professionals, and equity research analysts. With thought-provoking discussion and refreshing perspective, this book provides insightful reference for critical areas that directly impact an organization's

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effectiveness. From budgeting and forecasting, analysis, and performance management, to financial communication, metrics, and benchmarking, these insights delve into the cornerstones of business and value drivers. Dashboards, graphs, and other visual aids illustrate complex concepts and provide reference at a glance, while the author's experience as a CFO, educator, and general manager leads to comprehensive and practical analytical techniques for real world application. Financial analysts are under constant pressure to perform at higher and higher levels within the realm of this consistently challenging function. Though areas ripe for improvement abound, true resources are scarce—until now. This book provides real-world guidance for analysts ready to:

- Assess performance of FP&A function and develop improvement program
- Improve planning and forecasting with new and provocative thinking
- Step up your game with leading edge analytical tools and practical solutions
- Plan, analyze and improve critical business and value drivers
- Build analytical capability and effective presentation of financial information
- Effectively evaluate capital investments in uncertain times

The most effective analysts are those who are constantly striving for improvement, always seeking new solutions, and forever in pursuit of enlightening resources with real, useful information. Packed with examples, practical solutions, models, and novel approaches, *Financial Planning*

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& Analysis and Performance Management is an invaluable addition to the analyst's professional library. Access to a website with many of the tools introduced are included with the purchase of the book.

As an HR manager, you're expected to use financial data to make decisions, allocate resources, and budget expenses. But if you're like many human resource practitioners, you may feel uncertain or uncomfortable incorporating financial numbers into your day-to-day work. In *Financial Intelligence for HR Professionals*, Karen Berman and Joe Knight tailor the groundbreaking work they introduced in their book *Financial Intelligence: A Manager's Guide to Knowing What the Numbers Really Mean* to present the essentials of finance specifically for HR experts. Drawing on their work training tens of thousands of managers and employees at leading organizations worldwide, Berman and Knight provide you with a deep understanding of the basics of financial management and measurement, along with hands-on activities to practice what you are reading. You'll discover:

- Why the assumptions behind financial data matter
- What your company's income statement, balance sheet, and cash flow statement really reveal
- How to use ratios to assess your company's financial health
- How to calculate return on investment
- Ways to use financial information to support your business units and do your own job better
- How to instill financial intelligence

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throughout your team Authoritative and accessible, this book empowers you to "talk numbers" confidently with your boss, colleagues, and direct reports--and with the finance department.

Business Intelligence: The Savvy Managers Guide, Second Edition, discusses the objectives and practices for designing and deploying a business intelligence (BI) program. It looks at the basics of a BI program, from the value of information and the mechanics of planning for success to data model infrastructure, data preparation, data analysis, integration, knowledge discovery, and the actual use of discovered knowledge. Organized into 21 chapters, this book begins with an overview of the kind of knowledge that can be exposed and exploited through the use of BI. It then proceeds with a discussion of information use in the context of how value is created within an organization, how BI can improve the ways of doing business, and organizational preparedness for exploiting the results of a BI program. It also looks at some of the critical factors to be taken into account in the planning and execution of a successful BI program. In addition, the reader is introduced to considerations for developing the BI roadmap, the platforms for analysis such as data warehouses, and the concepts of business metadata. Other chapters focus on data preparation and data discovery, the business rules approach, and data mining techniques and predictive analytics. Finally, emerging

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technologies such as text analytics and sentiment analysis are considered. This book will be valuable to data management and BI professionals, including senior and middle-level managers, Chief Information Officers and Chief Data Officers, senior business executives and business staff members, database or software engineers, and business analysts. Guides managers through developing, administering, or simply understanding business intelligence technology Keeps pace with the changes in best practices, tools, methods and processes used to transform an organization's data into actionable knowledge Contains a handy, quick-reference to technologies and terminology

Provides an introduction to financial accounting for non-financial managers by way of a transaction-based, business training tool. Includes real-life examples of how financial statements are built and how they interact to present a true financial picture of the enterprise.

Praise for Financial Statement Analysis FOURTH EDITION "I love this book. It helps to develop the questioning mind—the mind of a financial detective. It teaches the art of skepticism and critical thinking. Readers go beyond definition and calculation and learn interpretation." —Philip L. Cooley, PhD, Prassel Distinguished Professor of Business, Trinity University "Over my decades of involvement with high-yield bonds, Marty Fridson has been the leading speaker

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of truth. As he so accurately states in *Financial Statement Analysis*, the credit investor is required to engage in a game of cat-and-mouse with company management's intent on minimizing their cost of capital by putting a positive gloss on their financial statements. The Fourth Edition of Marty's terrific book is the bible on how to detect and deal with these efforts." —Howard Marks, Chairman, Oaktree Capital Management "Financial Statement Analysis is a unique text; it combines great academic work with numerous real-life examples to form a highly useful reference for equity investors, debt holders, and investors who straddle both asset classes. Whether you are an investor, an investment advisor, or a teacher, *Financial Statement Analysis* will prove very valuable." —Margaret M. Cannella, former head of Global Credit Research, J.P. Morgan and Adjunct Professor, Columbia Business School "Marty has seen it all! He has had a front-row seat to see the birth, death, and rebirth of the high-yield bond market . . . several times over! In the Fourth Edition of *Financial Statement Analysis*, Marty clearly demonstrates that despite the enactment of Sarbanes-Oxley in 2002, and other attempts to curtail abuse of the system, one needs a critical analytical eye to be certain that management is not trying to obfuscate the truth. The case studies provide excellent and timely examples of some of the techniques that companies have used to mislead investors." —Edward Z. Emmer, former global

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head of Corporate and Government Ratings and Equity Research, Standard & Poor's "Those who read financial statements without understanding the strategic context in which they are written will land on the losing end of the gripping episodes with which bond-market legend Marty Fridson illustrates in the Fourth Edition of his classic reference, *Financial Statement Analysis*. And all of us who depend on the markets sending capital to its best use should hope that investors read this book first." —David Musto, Professor of Finance, the Wharton School of the University of Pennsylvania "This book rightly urges resolute skepticism when inspecting financial statements. Its great value, though, is in the plain-spoken stripping down of real-world and illustrative examples that show how to see past the numbers to the practicalities and incentives behind them—and so help analysts and journalists alike ask the right questions." —Richard Beales, Assistant Editor, Reuters Breakingviews

As an IT manager, you're expected to make key decisions and recommend major investments. And that means understanding your decisions' financial impact on your company. But if you're like many information technology practitioners, you may feel uncomfortable incorporating the financials into your day-to-day work. Using the groundbreaking formula they introduced in their book *Financial Intelligence: A Manager's Guide to Knowing What the Numbers Really Mean*,

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Karen Berman and Joe Knight present the essentials of finance specifically for IT experts. Drawing on their work training tens of thousands of managers and employees at leading organizations worldwide, the authors illuminate the basics of financial management and measurement and provide hands-on activities for practicing what you are reading. You'll discover:

- Why the assumptions behind financial data matter
- What your company's income statement, balance sheet, and cash flow statement reveal
- How to use ratios to assess your company's financial health
- How to calculate return on IT investments
- Ways to use financial information to support your company's business units and do your own job better
- How to instill financial intelligence throughout your team

Authoritative and accessible, *Financial Intelligence for IT Professionals* empowers you to "talk numbers" confidently with your boss, colleagues, and direct reports -- and understand how the financials affect your part of the business.

Harvard Business Essentials are comprehensive, solution-oriented paperbacks for business readers of all levels of experience. Calculating and assessing the overall financial health of the business is an important part of any managerial position. From reading and deciphering financial statements, to understanding net present value, to calculating return on investment, *Finance for Managers* provides the fundamentals of financial literacy. Easy to use and nontechnical, this

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helpful guide gives managers the smart advice they need to increase their impact on financial planning, budgeting, and forecasting.

Financial reports speak their own language, and managers without a strong finance background often find themselves bewildered by what is being said. Finance for NonFinancial Managers helps managers become familiar with essential financial information, showing them how to "speak the language of numbers" and implement financial data in their daily business decisions. In addition, it clarifies how and why financial decisions impact business and operational objectives.

Based on a popular class taught by a Harvard Business School professor. If you're not a numbers person, then finance can be intimidating and easy to ignore. But if you want to advance in your career, you'll need to make smart financial decisions and develop the confidence to clearly communicate those decisions to others. In *How Finance Works*, Mihir Desai--a professor at Harvard Business School and author of *The Wisdom of Finance*--guides you into the complex but endlessly fascinating world of finance, demystifying it in the process. Through entertaining case studies, interactive exercises, full-color visuals, and a conversational style that belies the topic, Professor Desai tackles a broad range of topics that will give you the knowledge and skills you need to finally

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understand how finance works. These include: How different financial levers can affect a company's performance The different ways in which companies fund their operations and investments Why finance is more concerned with cash flow than profits How value is created, measured, and maximized The importance of capital markets in helping companies grow Whether you're a student or a manager, an aspiring CFO or an entrepreneur, How Finance Works is the colorful and interactive guide you need to help you start thinking more deeply about the numbers.

The language of business In order to understand how your business is performing right now and to evaluate, assess, and devise new strategies to boost future performance, you need information. Financial statements are a critical source of the information you need. In direct and simple terms, Richard A. Lambert, Miller-Sherrerd Professor of Accounting at the Wharton School of the University of Pennsylvania, demystifies financial statements and concepts and shows you how you can apply this information to make better business decisions for long-term profit. You will learn to use and interpret financial data; find out what we can learn from Pepsi, Krispy Kreme, General Motors, and other companies; learn how to evaluate investment strategies; and apply your financial know-how to develop a coherent business strategy.

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