



# Principles of Finance

By Scott Besley, Eugene F. Brigham

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## **Editorial Review**

### Review

Part I: GENERAL FINANCE CONCEPTS. 1 An Overview of Finance. 2 Financial Assets (Instruments). 3 Financial Markets and the Investment Banking Process. 4 Financial Intermediaries and the Banking System. 5 The Cost of Money (Interest Rates). Part II: GENERAL BUSINESS CONCEPTS. 6 Business Organizations and the Tax Environment. Appendix 6A: 2011 Tax Rate Schedule. 7 Analysis of Financial Statements. 8 Financial Planning and Control. Appendix 8A: Projected Financial Statements--Including Financing Feedbacks. Part III: FUNDAMENTALS OF VALUATION. 9 The Time Value of Money. Appendix 9A: Generating an Amortization Schedule--Financial Calculator Solution and Spreadsheet Solution. 10 Valuation Concepts. 11 Risk and Rates of Return. Part IV: CORPORATE DECISION MAKING. 12 The Cost of Capital. 13 Capital Budgeting. Appendix 13A: Depreciation. Appendix 13B: Using a Spreadsheet to Compute NPV and IRR. 14 Capital Structure and Dividend Policy Decisions. 15 Working Capital Management. Part V: INVESTOR DECISION MAKING. 16 Investment Concepts. 17 Security Valuation and Selection. Appendix A Using Spreadsheets to Solve Financial Problems. Appendix B Solutions to Self-Test Problems. Appendix C Answers to End-of-Chapter Problems. Appendix D Selected Equations.

### About the Author

Dr. Scott Besley is Associate Professor and Chair of the Department of Finance at the University of South Florida. He earned his DBA and MBA degrees from Florida State University. A well-respected author and instructor, Dr. Besley has published numerous research articles in various academic journals and has co-authored two of the leading textbooks in corporate finance that are used at universities around the world. His research interests include areas of corporate finance, working capital management, governance, and investment anomalies. A frequently requested presenter at professional conferences, Dr. Besley is actively involved in numerous finance and professional organizations. When he is not teaching or pursuing research interests, he is heavily involved in his local community.

Dr. Eugene F. Brigham is Graduate Research Professor Emeritus at the University of Florida, where he has taught since 1971. Dr. Brigham received his M.B.A. and Ph.D. from the University of California-Berkeley and his undergraduate degree from the University of North Carolina. Prior to joining the University of Florida, Dr. Brigham held teaching positions at the University of Connecticut, the University of Wisconsin, and the University of California-Los Angeles. Dr. Brigham has served as president of the Financial Management Association and has written many journal articles on the cost of capital, capital structure, and other aspects of financial management. He has authored or co-authored ten textbooks on managerial finance and managerial economics that are used at more than 1,000 universities in the United States and have been translated into 11 languages worldwide. He has testified as an expert witness in numerous electric, gas, and telephone rate cases at both federal and state levels. He has served as a consultant to many corporations and government agencies, including the Federal Reserve Board, the Federal Home Loan Bank Board, the U.S. Office of Telecommunications Policy, and the RAND Corporation. Dr. Brigham continues to teach, consult, and complete research in addition to his academic writing. He spends his spare time on the golf course, enjoying time with his family and dogs, and tackling outdoor adventure activities, such as biking through Alaska.

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