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Principles of Managerial Finance, 14e (Gitman/Zutter)

Chapter 2 The Financial Market Environment

2.1 Understand the role that financial institutions play in managerial finance.

1) A financial institution is an intermediary that channels the savings of individuals, businesses, and governments into loans or investments.

Answer: TRUE

Diff: 1

Topic: Financial Institutions

Learning Obj.: LG 1

Learning Outcome: F-01

Question Status: Previous Edition

AACSB Tag: Analytic Skills

2) Commercial banks advise firms on major transactions such as mergers or financial restructurings.

Answer: FALSE

Diff: 1

Topic: Financial Institutions

Learning Obj.: LG 1

Learning Outcome: F-01

Question Status: Previous Edition

AACSB Tag: Analytic Skills

3) As a key participant in financial transactions, individuals are _____.

- A) net demanders of funds because they save more money than they borrow
- B) net users of funds because they save less money than they borrow
- C) net suppliers of funds because they save more money than they borrow
- D) net purchasers of funds because they save more money than they borrow

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Midwest Finance Association

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Principles of Managerial Finance Lawrence J Gitman, Roger Juchau, Jack Flanagan, 2015-05-20 Once again Principles of Managerial Finance brings you a user friendly text with strong pedagogical features and an easy to understand writing style. The new edition continues to provide a proven learning system that integrates pedagogy with concepts and practical applications making it the perfect learning tool for today's students. The book concentrates on the concepts, techniques and practices that are needed to make key financial decisions in an increasingly competitive business environment. Not only does this text provide a strong basis for further studies of Managerial Finance but it also incorporates a personal finance perspective. The effect is that students gain a greater understanding of finance as a whole and how it affects their day to day lives. It answers the question 'Why does finance matter to ME?' By providing a balance of managerial and personal finance perspectives, clear exposition, comprehensive content and a broad range of support resources, Principles of Managerial Finance will continue to be the preferred choice for many introductory finance courses.

[Instructor's Manual to Accompany Gitman: Principles of Managerial Finance](#) Lawrence Jeffrey Gitman, Cherie Mazer, 1985 [Solutions Manual to Accompany Corporate Finance](#) Ninian Smart, Megginson, Lawrence J. Gitman, 2003-06 Prepared by Susan White University of Maryland Available to instructors and students alike, this comprehensive solutions manual provides step by step analysis of how to perform chapter exercises.

Proceedings of the 9th Global Conference on Business, Management and Entrepreneurship (GCBME 2024) Rathih Hurriyati, Sulastri Sulastri, Lisnawati Lisnawati, Lili Adi Wibowo, 2025-09-26 This is an open access book. The 9th UPI Global Conference on Business Management and Entrepreneurship UPI GCBME 2024 will be held on August 07 2024 in Bandung Indonesia. The aim of UPI GCBME 2024 is to provide a platform for educators, researchers, artists, scholars, managers, graduate students, and entrepreneurs from different cultural backgrounds to present and discuss researches, developments, and innovations in the fields of Business Management and Entrepreneurship. It provides opportunities for the delegates to exchange new ideas and implementation experiences to establish business or research connections and to find global partners for future collaboration.

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