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CHAPTER 5

CASH OR LIQUID ASSET MANAGEMENT

CHAPTER CONTEXT: THE BIG PICTURE

This chapter introduces the process of liquid asset management and is the first chapter in the four-chapter section entitled “Part 2: Managing Your Money.” This section of the text introduces different strategies for controlling the financial plan through cash management, credit management, and management of large expenses. Cash management lays the foundation for maintaining adequate liquidity to meet everyday expenses and avoiding the sale of other assets to meet emergency expenses. Specifically, this chapter introduces the principles of liquid asset management and describes the alternatives available for cash management and liquid investments. Students are encouraged to evaluate critically the products and to tailor choices to best match their needs.

CHAPTER SUMMARY

This chapter establishes the importance of implementing an effective cash management plan. A basic premise of the chapter is the importance of maintaining some liquid assets to be used in the event of an emergency. Cash management institutions, their features, and the characteristics of the accounts offered are summarized. Rates of return on different cash management and liquid investment alternatives are discussed. Strategies for selecting and using cash management vehicles, such as the checking account, are discussed. An explanation of the benefits of automating cash management with electronic funds transfers and online banking concludes this chapter.

Personal Finance Keown Chapter Solution Manual

David Baud



Personal Finance Keown Chapter Solution Manual:

Personal Finance Arthur J. Keown, 2001 New edition of a text that introduces the concepts tools and applications of personal finance and investments Keown Virginia Polytechnic Institute and State U ties topics together through the use of basic principles or axioms in order to educate the student in the discipline of personal finance not just the procedures The 18 chapters cover financial planning managing money insurance protection managing investments and retirement and estate planning Includes a workbook Annotation copyrighted by Book News Inc Portland OR *Instructors Manual* Arthur Keown, 2002-08-30 **Instructors Manual with Solutions** Keown, 1997-08 Prentice Hall Guide to Finance Faculty HASSELBACK, 2001-06-27 *Resources in Education* , 1973 **Research in Education** , 1973 **The Examiner** , 1856 *The Journal of Physical Education* , 1941 **Accountants' Index** American Institute of Certified Public Accountants, 1957 Texas Bar Journal , 1991

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