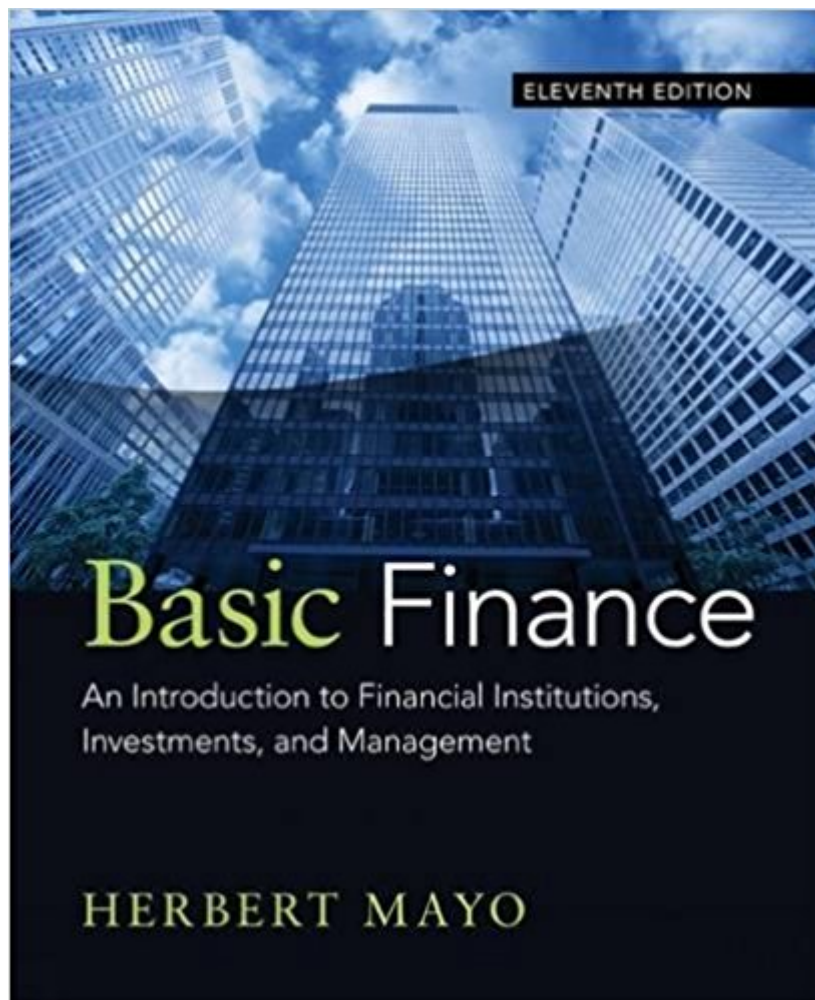




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# Basic Finance: An Introduction To Financial Institutions, Investments, And Management



## Synopsis

Offering the most current coverage available, BASIC FINANCE: AN INTRODUCTION TO FINANCIAL INSTITUTIONS, INVESTMENTS & MANAGEMENT, 11E uses a proven "modular" approach to help you learn finance concepts quickly and easily. Exploring how the three primary aspects of finance interrelate, the book equips you with a firm foundation in all of finance--not just corporate finance. Each chapter offers a concise, self-contained treatment of one or two finance concepts or institutions. The book's Internet resources, number problems, illustrations using financial calculators, and Microsoft Excel appendix help you build on what you learn. The time value of money is emphasized throughout to ensure a thorough understanding. The 11th Edition includes numerous self-help problems with answers and relationships with answers, new sections on Internet sources of information, and up-to-date tax laws.

## Book Information

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## Customer Reviews

Dr. Herbert Mayo teaches finance at The College of New Jersey and is a former director of accreditation. A well-respected author and experienced educator, he has written several successful books focusing on critical finance issues and today's investment opportunities. He earned his PhD from Rutgers University and his undergraduate degree from the University of North Carolina at Chapel Hill.

This book is full of typo's, including formulas, the most critical aspect of each chapter! It gives very few examples and practice problems, and the examples that are provided often are too basic, have

inconsistent information, or have typos. Summary sections have misinformation, so I have to go back through the chapter to see which makes more sense. Here are some examples:--> Pg 249 has a formula for valuation, and shows 6% as 0.6 when it should be 0.06.--> Pg 304 has a formula referencing present value of an annuity instead of present value of a dollar. It says  $\$4(PVAIF8I,0N) + \$100(PVAIF8I,30N)$  when it should be  $\$4(PVAIF8I,0N) + \$100(PVIF8I,30N)$ . Big difference!--> Pg 428 in the summary states "...optimal capital structure... minimizes cost... and minimizes value of common stock." Earlier in the chapter, it states that optimal capital structure maximizes value of common stock. I had no choice in getting this book because it was the requirement for my college course. If there is any way of getting an alternative textbook, that would be my suggestion. The material can be complex and difficult on its own... having poor guidance from a textbook makes it so much harder. I'm very disappointed.

I bought this book for a finance class. I took that class because it was a requirement for a degree, but I understood many of the principles before I ever cracked the book just from work/life experience. It's a good thing I did! This text makes financial principles immensely more complicated than they need to be. The end of chapter questions relate to the chapters, but you often have to really work to see just how to apply what you've read to solving the problems. And each chapter has internet assignments, but many of them cannot be completed as written - the book tells you to gather information from one website or another, and those websites don't have the information available. One question even had me looking for a current financial statement for a particular company; not only could I not get the statement from the recommended site, I couldn't get it at all! That company had merged with another...and the merger took place before this edition was published, so there's absolutely no excuse. If you have to buy this book for a class, you have my sympathies. If you don't...don't! There really is some good information hidden away in here, which is why it's not getting one star from me, but it's not worth the effort it takes to get to it.

As far as textbooks go, I actually enjoyed reading this. In particular the information is very relatable to real life and was the overall reason for success in my finance class. Mayo does a great job of explaining concepts in a way that anyone could understand. I would highly recommend and even encourage your professors to adopt this book for any Intro. to Finance class.

It's a textbook. It got the job done. It was essentially held together by tape, but all the chapters were there.

great product. arrived on time and was in the condition stated. Thank you!

Exactly what I needs. Breaks everything down for someone teaching themselves like me

I really love this book a lot. It is well written. Students can easily understand the book. The examples that is given in the book is easy to follow so that you can do the problems at the end of the chapter.

Book came ripped in half.

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