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Behavioral finance presented in this book is the second-generation of behavioral finance. The first generation, starting in the early 1980s, largely accepted standard finance's notion of people's wants as "rational" wants—restricted to the utilitarian benefits of high returns and low risk. That first generation commonly described people as "irrational"—succumbing to cognitive and emotional errors and misled on their way to their rational wants. The second generation describes people as normal. It begins by acknowledging the full range of people's normal wants and their benefits—utilitarian, expressive, and emotional—distinguishes normal wants from errors, and offers guidance on using shortcuts and avoiding errors on the way to satisfying normal wants. People's normal wants include financial security, nurturing children and families, gaining high social status, and staying true to values. People's normal wants, even more than their cognitive and emotional shortcuts and errors, underlie answers to important questions of finance, including saving and spending, portfolio construction, asset pricing, and market efficiency.

This handbook for administrative assistants and secretaries covers such topics as telephone usage, keeping accurate records, making travel arrangements, e-mail, using the Internet, business documents, and language usage.

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edition maintains the “cookbook” features and Excel dependence that have made the previous editions so popular. As in previous editions, basic and advanced models in the areas of corporate finance, portfolio management, options, and bonds are explained with detailed Excel spreadsheets. Sections on technical aspects of Excel and on the use of Visual Basic for Applications (VBA) round out the book to make Financial Modeling a complete guide for the financial modeler. The new edition of Financial Modeling includes a number of innovations. A new section explains the principles of Monte Carlo methods and their application to portfolio management and exotic option valuation. A new chapter discusses term structure modeling, with special emphasis on the Nelson-Siegel model. The discussion of corporate valuation using pro forma models has been rounded out with the introduction of a new, simple model for corporate valuation based on accounting data and a minimal number of valuation parameters. New print copies of this book include a card affixed to the inside back cover with a unique access code. Access codes are required to download Excel worksheets and solutions to end-of-chapter exercises. If you have a used copy of this book, you may purchase a digitally-delivered access code separately via the Supplemental Material link on this page. If you purchased an e-book, you may obtain a unique access code by emailing [digitalproducts-cs@mit.edu](mailto:digitalproducts-cs@mit.edu) or calling 617-253-2889 or 800-207-8354 (toll-free in the U.S. and Canada). Praise for earlier editions “Financial Modeling belongs on the desk of every finance professional. Its no-nonsense, hands-on approach makes it an indispensable tool.” —Hal R. Varian, Dean, School of Information Management and Systems, University of California, Berkeley “Financial Modeling is highly recommended to readers who are interested in an introduction to basic, traditional approaches to financial modeling and analysis, as well as to those who want to learn more about applying spreadsheet software to financial analysis.” —Edward Weiss, Journal of Computational Intelligence in Finance “Benninga has a clear writing style and uses numerous illustrations, which make

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this book one of the best texts on using Excel for finance that I've seen.” —Ed McCarthy, Ticker Magazine

This book examines the ways in which quality management methods, tools, and practices help improve an organization's performance and achieve sustainable competitive advantages. This volume includes quality techniques and tools such as the EFQM Model, SERVPERF model, E-S-Qual scale and the ISO 9001 certification and provide a wide variety of empirical studies in different economic sectors. In the current economic environment, characterized by economic turmoil and fierce competition, quality management has become a key strategy for organizations to overcome today's challenges. Organizations benefits from implementing quality management systems by following two approaches. First, they implement quality practices aimed at ensuring customer satisfaction by considering consumer expectations and establishing strategies accordingly. Second, organizations improve processes by establishing efficient and effective process management systems that improve productivity, lower costs, reduce unnecessary expenses, eliminate all non-value added activities, and ultimately maximize excellence and customer satisfaction. Quality management thereby provides tools, techniques, and methods for continuous process improvement in both the professional and academic worlds, which, when implemented by organizations in times of crisis, enable more effective administration of activities undertaken by managers. Containing contributions from various academics and scholars, this new book provides cutting edge research, methods and techniques providing a reference manual for academics, scholars, practitioners and policy-makers.

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