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ronment within which financial markets and institutions operate. Important practical tools such as how to issue and trade financial securities and how to analyze financial statements and loan applications will arm students with the skills necessary to understand and man-age financial market and institution risks in this dynamic environment.

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investors have a full range of financial assets from which to choose. The Circular Flow of Finance In order for people to use the savings of others, the economy must have a financial system—a network of savers, investors, and financial institutions that work together to transfer savings to investors. The financial system has three parts.

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Financial Asset MarketsFinancial Asset Markets • Bonds, CDs, and money market mutual funds are traded on financial asset markets. • One way to classify financial asset markets is according to the length of time for which the funds are lent. – Capital Markets • In these markets, money is lent for periods longer than a year, like in a CD.

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The New Financial Order: Risk in the 21st Century. Princeton University Press, 2003. Siegel, Jeremy J. Stocks for the Long Run: the definitive guide to financial market returns and long-term investment strategies, 4th edition. McGraw-Hill, 2008. Sullivan, Teresa, Elizabeth Warren and Jay Lawrence Westbrook. The Fragile Middle Class: Americans in Debt. Yale University Press, 2000.

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