

# 13 Leverage and Capital Structure

## Learning Goals

- LG 1** Discuss leverage, capital structure, breakeven analysis, the operating breakeven point, and the effect of changing costs on the breakeven point.
- LG 2** Understand operating, financial, and total leverage and the relationships among them.
- LG 3** Describe the types of capital, external assessment of capital structure, the capital structure of non-U.S. firms, and capital structure theory.
- LG 4** Explain the optimal capital structure using a graphical view of the firm's cost-of-capital functions and a zero-growth valuation model.
- LG 5** Discuss the EBIT-EPS approach to capital structure.
- LG 6** Review the return and risk of alternative capital structures, their linkage to market value, and other important considerations related to capital structure.

## Why This Chapter Matters to You

### In your *professional* life

**ACCOUNTING** You need to understand how to calculate and analyze operating and financial leverage and to be familiar with the tax and earnings effects of various capital structures.

**INFORMATION SYSTEMS** You need to understand the types of capital and what capital structure is because you will provide much of the information needed in management's determination of the best capital structure for the firm.

**MANAGEMENT** You need to understand leverage so that you can control risk and magnify returns for the firm's owners and to understand capital structure theory so that you can make decisions about the firm's optimal capital structure.

**MARKETING** You need to understand breakeven analysis, which you will use in pricing and product feasibility decisions.

**OPERATIONS** You need to understand the impact of fixed and variable operating costs on the firm's breakeven point and its operating leverage because these costs will have a major impact on the firm's risk and return.

### In your *personal* life

Like corporations, you routinely incur debt, using both credit cards for short-term needs and negotiated long-term loans. When you borrow over the long term, you experience the benefits and consequences of leverage. Also, the level of your outstanding debt relative to net worth is conceptually the same as a firm's capital structure. It reflects your financial risk and affects the availability and cost of borrowing.

# Gitman Financial Management 13 Edition

**Selly Puspita Sari, dkk**



### **Gitman Financial Management 13 Edition:**

Principles of Managerial Finance Lawrence J. Gitman, 2006-07 Known for its time honored fully integrated learning system the Eleventh Edition stays on the cutting edge with progressive new tools and fresh thought provoking content Gitman's proven learning goal method provides students with a road map through the content The overarching organization of the text is designed to conceptually link a firm's actions to its value as determined in the securities markets Each major decision area is presented in terms of both risk and return factors and the potential impact on the owner's wealth Every new textbook comes with MyFinanceLab formerly known as FinanceWorks Addison Wesley's online homework testing and tutorial system MyFinanceLab saves instructors time with automatically graded homework and gives students the benefit of individualized study plans unlimited practice and immediate feedback

### **FINANCIAL MANAGEMENT FOR BUSINESS**

**SUCCESS** Ahmad Prayudi, Warsani Purnama Sari, Minda Muliana Sebayang, Linda Lores, Sapinah, Hilda Yulastuti, Loso Judijanto, Thezar Fiqih Hidayat Hasibuan, 2025-04-28 This book Financial Management for Business Success is designed to provide a comprehensive foundation for understanding the core aspects of managing finances in a business context from planning and budgeting to risk management funding strategies and technological innovation This work represents a collaborative effort of academics and professionals who are committed to equipping readers with the knowledge and tools necessary to make informed financial decisions Each chapter has been carefully developed to address practical challenges in financial management while also incorporating theoretical insights and current best practices The topics covered range from basic concepts such as cash flow management and financial planning to advanced themes including fintech investment evaluation and strategic risk mitigation

*Entrepreneurial Finance* M. J. Alhabeeb, 2014-12-16 Featuring key topics within finance small business management and entrepreneurship to develop and maintain prosperous business ventures With a comprehensive and organized approach to fundamental financial theories tools and management techniques Entrepreneurial Finance Fundamentals of Financial Planning and Management for Small Business equips readers with the necessary fundamental knowledge and advanced skills to succeed in small firm and business settings With a unique combination of topics from finance small business management and entrepreneurship the book prepares readers for the challenges of today's economy Entrepreneurial Finance Fundamentals of Financial Planning and Management for Small Business begins with key concepts of small business management and entrepreneurship including management tools and techniques needed to establish run and lead business ventures The book then delves into how small businesses are operated managed and controlled General finance skills and methods are integrated throughout and the book also features Numerous practical examples and scenarios that provide a real world perspective on entrepreneurship and small business management A brief summary list of key concepts and ten discussion questions at the end of each chapter to prepare readers for the challenges of today's economy A practical guide to the complete life of a small business from establishing a new venture to training and

developing young entrepreneurs tasked with maintaining and developing a prosperous economy An in depth discussion of the entire process of writing a successful business plan including the rationale significance and requirements Techniques needed to solidify the free enterprise tradition develop entrepreneurial strategies and grow small businesses Entrepreneurial Finance Fundamentals of Financial Planning and Management for Small Business is an ideal textbook for upper undergraduate and first year graduate courses in entrepreneurial finance within business economics management science and public administration departments The book is also useful for MBA level courses as well as for business and management PhD majors as a resource in methodology The book is also an idea reference for entrepreneurs business managers market analysts and decision makers who require information about the theoretical and quantitative aspects of entrepreneurial finance

**Increasing Management Relevance and Competitiveness** Badri Munir Sukoco,Rahmat Heru Setianto,Nidya Ayu Arina,Ade Gafar Abdullah,Asep Bayu Nandiyanto,Ratih Hurriyati,2018-04-17 Increasing Management Relevance and Competitiveness contains the papers presented at the Global Conference on Business Management and Entrepreneurship the 2nd GC BME 2017 Surabaya Indonesia on the 9th of August 2017 The book covers 7 topics 1 Organizational Behavior Leadership and Human Resources Management 2 Innovation Operations and Supply Chain Management 3 Marketing Management 4 Financial Management and Accounting 5 Strategic Management Entrepreneurship and Contemporary Issues 6 Green Business 7 Management and Economics Education

**Foundations of Airline Finance** Bijan Vasigh,Zane C. Rowe,2019-07-02 There are few industries that have had a more profound impact on business and society over the last century than aviation This book is an accessible up to date introduction to the current state of the aviation industry which provides readers with the tools necessary to understand the volatile and often complicated nature of airline finance Understanding finance is critical in any industry however the financial track record of the airline industry places even more importance on effective financial management Foundations of Airline Finance provides an introduction to the basics of finance including time value of money the valuation of assets and revenue management and the particular intricacies of airline finance where there can be wild fluctuations in both revenues and costs The third edition of this text has been extensively updated to reflect the many changes in the air transport industry that have taken place since the publication of the second edition and features an expanded chapter on aircraft leasing and many new international case examples This thorough introduction to aviation finance is valuable reading as a general introductory financial text or as reading in specialized airline finance classes

**Solutions** Frank Fletcher,2016-04-01 There are some events in life that are inevitable and the emergence of problems in the workplace is one Solutions sets out to provide remedies that are accessible practical meaningful and final Well organized and referenced to specific operations this book provides troubleshooting and other assistance and serves as an encyclopedic reference for answers to organizational problems for managers and practitioners All the functional activities and operations of organizations are included so that almost any problem or issue that may occur

will be addressed in one or more chapters Readers will be able to quickly locate understand and use a specific tool or technique to solve a problem The different tools available are described or a single most useful tool indicated The tool is then explained in depth with an example of how it can be used The strengths and weaknesses of individual tools are identified and there are suggestions for further help Solutions is essential for anyone wanting to learn the basics of business problem solving and those who might know the basics but want to expand their understanding De Gruyter Handbook of Personal Finance John E. Grable, Swarn Chatterjee, 2022-03-07 The De Gruyter Handbook of Personal Finance provides a robust review of the core topics comprising personal finance including the primary models approaches and methodologies being used to study particular topics that comprise the field of personal finance today The contributors include many of the world s leading personal finance researchers financial service professionals thought leaders and leading contemporary figures conducting research in this area whose work has shaped and continues to affect the way that personal finance is conceptualized and practiced The first section of the handbook provides a broad introduction to the discipline of personal finance The following two sections are organized around the core elements of personal finance research and practice saving investing asset management and financial security The fourth section introduces future research practice and policy directions The handbook concludes with a discussion on an educational and research agenda for the future This handbook will be a core reference work for researchers financial service practitioners educators and policymakers and an excellent supplementary source of readings for those teaching undergraduate and graduate level courses in personal finance financial planning consumer studies and household finance **Corporate Finance Unveiled: Insights and Applications**

SATYASRI, 2024-09-10 This book explores the fundamentals of corporate finance providing a thorough examination of subjects including risk management capital structure financial analysis and business valuation Our objective is to offer readers a comprehensive grasp of the ways in which financial decisions affect the larger corporate environment This book is an invaluable tool for everyone involved in finance be they a student professional or company leader It provides you with the knowledge and understanding required to successfully negotiate the intricacies of the financial world **Buku Ajar**

**Manajemen Keuangan Perusahaan** Dr. Bahri, SE., M.Si, Dr. Nasir, SE., M.Si., Eka Astra Susilawaty, S.AB., MM, 2022-11-27 Buku ajar ini disusun berdasarkan beberapa referensi yang penulis gunakan dan disertai ilustrasi sesuai dengan pengalaman penulis selama mengajarkan mata kuliah ini Buku ajar ini disusun terdiri dari empat bagian dan 16 bab yang seluruhnya membahas tentang konsep konsep teoritis serta kasus kasus manajemen keuangan perusahaan Penulis menyadari bahwa keberhasilan dalam menyusun buku ajar ini tidak terlepas dari kontribusi berbagai pihak Untuk itu penulis menghaturkan terima kasih kepada kedua orang tua serta istri suami dan anak anak kami Ucapan terima kasih yang sama kamiucapkan kepada Direktur Politeknik Negeri Ujung Pandang beserta jajarannya Ketua Jurusan Akuntansi Politeknik Negeri Ujung Pandang beserta rekan rekan dosen pada Jurusan Akuntansi Buku ajar ini disusun dengan harapan dapat memberikan kontribusi

positif kepada para pemakai khususnya dosen dan mahasiswa serta praktisi baik dalam konteks pengembangan ilmu pengetahuan maupun dalam aplikasi khususnya dalam bidang keuangan finance dan perusahaan corporate Proceedings of the Thirteenth International Conference on Entrepreneurship and Business Management UNTAR 2024 (ICEBM 2024) Keni Keni, Teoh Ai Ping, Linda Lin-Chin Lin, 2025-09-10 This is an open access book Thirteenth International Conference on Entrepreneurship and Business Management UNTAR 2024 ICEBM 2024 is one among various international seminars organized by Universitas Tarumanagara UNTAR from 2011 ICEBM held by Business Management Study Program Master of Business Management Study Program Doctoral Study Program of Management and Directorate of Research and Community Engagement Tarumanagara Center for Entrepreneurial Studies PERFORMANCE OF CEMENT INDUSTRY IN TELANGANA STATE Dr E nukurthi Anil Kumar, **Manajemen Keuangan 1 : Korporasi** Puspita Maelani, Dini Martinda Lestari, Raden Irna Afriani, Mhd. Ramadhan, Roby Hadi Putra, Dina Khairuna Siregar, Loureine Patricia Sumual, Syamsuddin B, Sri Maria Ulfha, Rani Puspa, Rizka Noristaman, Rahmi Nur Islami, 2025-08-15 Buku Manajemen Keuangan 1 KORPORASI ini menyajikan konsep dan praktik manajemen keuangan secara menyeluruh dan terstruktur Isi buku mencakup berbagai topik penting mulai dari konsep dasar manajemen keuangan analisis laporan keuangan perencanaan dan penganggaran keuangan hingga evaluasi investasi dan pengelolaan risiko Dengan pendekatan yang sistematis buku ini memberikan pemahaman mendalam tentang bagaimana keputusan keuangan memengaruhi kinerja dan keberlanjutan perusahaan Disusun untuk kebutuhan akademik dan praktis buku ini sangat relevan bagi mahasiswa ekonomi dan manajemen dosen serta profesional keuangan Melalui pembahasan yang dilengkapi ilustrasi kasus dan perhitungan aplikatif buku ini menjadi panduan penting dalam memahami dinamika keuangan perusahaan modern sekaligus membentuk wawasan etis dan strategis dalam pengambilan keputusan finansial **MANAJEMEN KEUANGAN KORPORASI** Pamuji Gesang Raharjo, Eka Putri Suryantari, Luna Haningsih, Putu Purnama Dewi, Ni Luh Putu Suarmi Sri Patni, Kusumaningdiah Retno Setiorini, I Wayan Tantra, Miko Andi Wardana, Nursia, S. Hikmah Jamil, Fahrul Imam Santoso, Fitri Yeni, Putu Sugiarta Sanjaya, Riska Julianti Ade Lismula, Gine Das Prena, 2025-01-31 Buku Manajemen Keuangan Korporasi ini disusun oleh para akademisi dan praktisi dalam bentuk buku kolaborasi Walaupun jauh dari kesempurnaan tetapi kami mengharapkan buku ini dapat dijadikan referensi atau bacaan serta rujukan bagi akademisi ataupun para profesional Sistematika penulisan buku ini diuraikan dalam lima belas bab yang memuat tentang pengantar manajemen keuangan korporasi analisis laporan keuangan penganggaran modal untuk proyek investasi jangka panjang manajemen kas dan likuiditas pembiayaan dan struktur modal terhadap nilai perusahaan biaya modal dampak keputusan investasi analisis investasi manajemen risiko keuangan pasar modal dan valuasi perusahaan dividen dan kebijakan distribusi perencanaan keuangan jangka pendek manajemen utang corporate governance dan etika keuangan pengaruh eksternal terhadap keuangan korporat trend dan inovasi dalam manajemen keuangan

*BUKU FINANCIAL MANAGEMENT* Selly Puspita Sari, dkk, Penulis Selly Puspita Sari dkk ISBN 978 623 500 806 6

Halaman viii 252 Ukuran 14 8 x 21 Tahun 2025 Sinopsis Buku ini menyajikan pemahaman mendalam tentang prinsip dan praktik pengelolaan keuangan dalam organisasi Membahas topik seperti perencanaan keuangan penganggaran pengendalian biaya pengelolaan risiko dan investasi buku ini dirancang untuk membantu pembaca mengambil keputusan keuangan yang strategis dan efektif Dengan pendekatan yang sistematis dan dilengkapi studi kasus nyata buku ini menjadi panduan komprehensif bagi mahasiswa profesional keuangan dan pengambil kebijakan untuk mencapai tujuan keuangan yang berkelanjutan

**MANAJEMEN KEUANGAN** Yanto, S.E., M.Si. , Buku ini disusun untuk memberikan pedoman belajar yang sistematis terstruktur dan aplikatif bagi mahasiswa dan pembaca dalam memahami dan menguasai konsep konsep dasar manajemen keuangan baik secara teoritis maupun praktis Materi dalam buku ini mencakup berbagai topik penting dalam manajemen keuangan mulai dari analisis rasio keuangan likuiditas aktivitas solvabilitas profitabilitas nilai waktu uang pasar keuangan perencanaan dan penganggaran modal hingga manajemen aset lancar seperti kas piutang dan hutang Seluruh pembahasan dirancang untuk mendorong pengembangan kompetensi akademik dan profesional mahasiswa yang berbasis pada teknologi informasi serta berlandaskan nilai nilai akhlakul karimah dan prinsip Islam Ahlusunnah wal Jama ah an Nahdliyah

**FUNDAMENTAL OF FINANCIAL MANAGEMENT - 2nd EDITION (Penerbit UMK)** Nik Maheran Nik Muhammad, 2021-12-30 This Fundamental of Financial Management book is meant for students without accounting background to understand and interpret the financial management such as Financial Analysis Financial Forecasting Financial Planning Working Capital Management and etc Chapter 1 in this book allow the students to learn about financial management in general Descriptions about financial management and also financial environment are all in this chapter In chapter 2 elements of financial analysis and other sources of fund are highlighted The students will be able to scrutinize the items in the Balance Sheet Income Statement Statement of Retained Earnings and Cash Flow Statement Chapter 3 allows the students to know about financial forecasting and financial planning such as method of forecasting and cash budget This book also will discuss about mathematics of finance Chapter 4 risk and return Chapter 5 working capital management including cash and marketable securities chapter 6 account receivable management chapter 7 short term long term financing chapter 8 9 dividend policy Chapter 10 and the last chapter Capital Budgeting The entire content of this book hopefully will guide the students creditors or even investors to know the basic of financial management tools

**Dynamics of Financial Performance** Mr. Rabson Magweva, Faith Njeri Harrison, Dr. Agnes Ogada, Philipino Muthine, Abdi Huka Halake, 2022-09-14 TOPICS IN THE BOOK Futures Trading and the Underlying Stock Volatility A Case of the FTSE JSE TOP 40 Effects of Selected Financial Management Practices on Financial Performance of Commercial Banks in Kenya Duplicity in Regulation and Performance of the Financial Sector in Kenya The Relationship between Options Derivatives and Financial Performance of Selected Listed Commercial Banks in Kenya Influence of Islamic Auto Financing Instruments on Financial Performance of Commercial Banks in Isiolo County Kenya

**Building the High-Performance Finance Function** de

Waal, André, Bilstra, Eelco, Bootsman, Jacques, 2022-02-11 The finance function can be regarded as the spider in the organizational web as it has relations with every part of the organization and is also represented on the executive board Therefore it is of utmost importance that this function takes the lead by quickly transforming itself into a high performance finance function HPFF serving as a role model for other functions in the organization Building the High Performance Finance Function describes the development of the high performance finance function HPFF framework and explores the experiences lessons learned and results achieved by finance functions that have transformed themselves into HPFFs or high performance finance functions using the HPFF framework Covering a range of topics such as excellence in finance and high performance organizations it is ideal for industry professionals teachers researchers academicians practitioners and students

Dasar-Dasar Manajemen Keuangan Perusahaan Mokhamad Anwar, Ph.D., 2019-01-01 Buku teks dasar dasar manajemen keuangan ini menyajikan 10 sepuluh bagian pembahasan tentang manajemen keuangan Pentingnya Manajemen Keuangan The Importance of Finance Lembaga Keuangan dan Pasar Keuangan Financial Institutions and Markets Manajemen Modal Kerja Working Capital Management Manajemen Kas Cash Management Manajemen Piutang Accounts Receivable Management Manajemen Persediaan Inventory Management Nilai Waktu dari Uang Time Value of Money Penganggaran Modal Capital Budgeting Biaya Modal Cost of Capital dan Analisis Laporan Keuangan Financial Statement Analysis Buku persembahan penerbit prenatalMediaGroup **Pengantar Dasar Manajemen Keuangan** Sri Rahayu, Junita Putri Rajana Harahap, Farida Khairani Lubis, Sri Kawuri, Ratna Sari Dewi, Adi Harianto, Aswin Akbar, Debby Chyntia Ovami, Fitrianiingsih, Sri Mauliza, Heri Enjang Syahputra, 2025-07-24 Manajemen keuangan adalah proses perencanaan pengorganisasian pengendalian dan pengawasan sumber daya keuangan untuk mencapai tujuan organisasi Tujuan utamanya adalah memaksimalkan nilai perusahaan dan kesejahteraan pemilik modal Fungsi utama dalam manajemen keuangan meliputi perencanaan keuangan penganggaran pengelolaan arus kas pengendalian biaya serta pengambilan keputusan investasi dan pendanaan Prinsip prinsip seperti likuiditas profitabilitas dan efisiensi menjadi dasar pengambilan keputusan keuangan Manajemen keuangan penting baik untuk perusahaan besar usaha kecil maupun individu agar dapat mengelola keuangan secara bijak menghindari risiko keuangan dan memastikan pertumbuhan yang berkelanjutan



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