

Financial Management Study Guide

Chapter 1 - Overview of Finance

Finance Overview

Treasury Securities - Example is BOND issued by Federal Government to raise money.

Corporate Bonds – Issued by Companies to raise money

Bond is also a Debt, (Bonds are similar to Loans) – typically used by City Governments to build schools, fire departments, roads, etc.

2 types of Stocks – Common Stock and Preferred Stock

Preferred Stock (also called HYBRID, has more advantages than common – it's paid first during bankruptcy, it also pay dividends in arrears.

Stock - Shares of a company that are sold to you & I to raise money

Primary market – 1st market to raise money (capital) for the first time – i.e. Wells Fargo, Bank of America

IPO – Initial Public Offering - The first-time stocks or bonds are sold to raise money in Primary Market

S-1 PROSPECTUS/Brochure – Contains business information –i.e. address, business, Board of Directors, product, etc. and Financial overview of a company. required for IPO.

Syndicate - When two or more financial institutions work together to fund a loan or project.

Secondary Market – Drom the word “second”, after the 1st market. Example is NYSE, physical, buy and sell stocks and bonds after the IPO. NYSE is the LARGEST market

Dealer Market – Online, no physical location i.e.

Auction Market – NYSE is an example, buy and sell of stocks and bonds – similar to bidding at an Auction.

Specialist – Like intermediary, middleman, b/w seller and buyers of financial instruments, he uses his own money to buy. He is like a wholesaler -Someone that people go to buy stocks

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