## **Preface**

This third edition of Introductory Financial Management: Theory and Application textbook was written for students. There are not a lot of superfluous stories to read that make it more difficult to learn the concepts. This textbook is and expanded version of the first and second editions of the introductory financial management textbook, and includes more example and explanations. There are many examples in each chapter which are computed using various methods. Additionally, two completely new chapters were added. Chapter 16 covers Personal Financial Planning and Chapter 17 covers Real Estate Finance.