

## Detailed Licensing

### Overview

**Title:** BMT 1620: FINANCIAL PLANNING AND INVESTMENTS (COOKS 2021)

**Webpages:** 151

**Applicable Restrictions:** Noncommercial

**All licenses found:**

- [CC BY-NC-SA 4.0](#): 90.7% (137 pages)
- [Undeclared](#): 7.9% (12 pages)
- [CC BY-NC-SA 3.0](#): 1.3% (2 pages)

### By Page

- [BMT 1620: FINANCIAL PLANNING AND INVESTMENTS \(COOKS 2021\)](#) - [CC BY-NC-SA 3.0](#)
  - [Front Matter](#) - *Undeclared*
    - [TitlePage](#) - *Undeclared*
    - [InfoPage](#) - *Undeclared*
    - [Table of Contents](#) - *Undeclared*
    - [Licensing](#) - *Undeclared*
  - [1: Personal Financial Planning](#) - [CC BY-NC-SA 4.0](#)
    - [1.1: Introduction](#) - [CC BY-NC-SA 4.0](#)
    - [1.2: Individual or “Micro” Factors That Affect Financial Thinking](#) - [CC BY-NC-SA 4.0](#)
    - [1.3: Systemic or “Macro” Factors That Affect Financial Thinking](#) - [CC BY-NC-SA 4.0](#)
    - [1.4: The Planning Process](#) - [CC BY-NC-SA 4.0](#)
    - [1.5: Financial Planning Professionals](#) - [CC BY-NC-SA 4.0](#)
  - [2: Basic Ideas of Finance](#) - [CC BY-NC-SA 4.0](#)
    - [2.1: Introduction](#) - [CC BY-NC-SA 4.0](#)
    - [2.2: Income and Expenses](#) - [CC BY-NC-SA 4.0](#)
    - [2.3: Assets](#) - [CC BY-NC-SA 4.0](#)
    - [2.4: Debt and Equity](#) - [CC BY-NC-SA 4.0](#)
    - [2.5: Income and Risk](#) - [CC BY-NC-SA 4.0](#)
  - [3: Financial Statements](#) - [CC BY-NC-SA 4.0](#)
    - [3.1: Introduction](#) - [CC BY-NC-SA 4.0](#)
    - [3.2: Accounting and Financial Statements](#) - [CC BY-NC-SA 4.0](#)
    - [3.3: Comparing and Analyzing Financial Statements](#) - [CC BY-NC-SA 4.0](#)
    - [3.4: Accounting Software-An Overview](#) - [CC BY-NC-SA 4.0](#)
  - [4: Evaluating Choices - Time, Risk, and Value](#) - [CC BY-NC-SA 4.0](#)
    - [4.1: Introduction](#) - [CC BY-NC-SA 4.0](#)
    - [4.2: The Time Value of Money](#) - [CC BY-NC-SA 4.0](#)
    - [4.3: Calculating the Relationship of Time and Value](#) - [CC BY-NC-SA 4.0](#)
    - [4.4: Valuing a Series of Cash Flows](#) - [CC BY-NC-SA 4.0](#)
    - [4.5: Using Financial Statements to Evaluate Financial Choices](#) - [CC BY-NC-SA 4.0](#)
    - [4.6: Evaluating Risk](#) - [CC BY-NC-SA 4.0](#)
  - [5: Financial Plans- Budgets](#) - [CC BY-NC-SA 3.0](#)
    - [5.1: Introduction to Budgets](#) - [CC BY-NC-SA 4.0](#)
    - [5.2: The Budget Process](#) - [CC BY-NC-SA 4.0](#)
    - [5.3: Creating the Comprehensive Budget](#) - [CC BY-NC-SA 4.0](#)
    - [5.4: The Cash Budget and Other Specialized Budgets](#) - [CC BY-NC-SA 4.0](#)
    - [5.5: Budget Variances](#) - [CC BY-NC-SA 4.0](#)
    - [5.6: Budgets, Financial Statements and Financial Decisions](#) - [CC BY-NC-SA 4.0](#)
  - [6: Taxes and Tax Planning](#) - [CC BY-NC-SA 4.0](#)
    - [6.1: Sources of Taxation and Kinds of Taxes](#) - [CC BY-NC-SA 4.0](#)
    - [6.2: The U.S. Federal Income Tax Process](#) - [CC BY-NC-SA 4.0](#)
    - [6.3: Record Keeping, Preparation, and Filing](#) - [CC BY-NC-SA 4.0](#)
    - [6.4: Taxes and Financial Planning](#) - [CC BY-NC-SA 4.0](#)
  - [7: Financial Management](#) - [CC BY-NC-SA 4.0](#)
    - [7.1: Your Own Money- Cash](#) - [CC BY-NC-SA 4.0](#)
    - [7.2: Your Own Money- Savings](#) - [CC BY-NC-SA 4.0](#)
    - [7.3: Other People's Money- Credit](#) - [CC BY-NC-SA 4.0](#)
    - [7.4: Other People's Money- An Introduction to Debt](#) - [CC BY-NC-SA 4.0](#)
  - [8: Consumer Strategies](#) - [CC BY-NC-SA 4.0](#)
    - [8.1: Consumer Purchases](#) - [CC BY-NC-SA 4.0](#)

- 8.2: A Major Purchase- Buying a Car - *CC BY-NC-SA 4.0*
- 9: Buying a Home - *CC BY-NC-SA 4.0*
  - 9.1: Identify the Product and the Market - *CC BY-NC-SA 4.0*
  - 9.2: Identify the Financing - *CC BY-NC-SA 4.0*
  - 9.3: Purchasing and Owning Your Home - *CC BY-NC-SA 4.0*
- 10: Personal Risk Management- Insurance - *CC BY-NC-SA 4.0*
  - 10.1: Insuring Your Property - *CC BY-NC-SA 4.0*
  - 10.2: Insuring Your Health - *CC BY-NC-SA 4.0*
  - 10.3: Insuring Your Income - *CC BY-NC-SA 4.0*
- 11: Personal Risk Management- Retirement and Estate Planning - *CC BY-NC-SA 4.0*
  - 11.1: Retirement Planning- Projecting Needs - *CC BY-NC-SA 4.0*
  - 11.2: Retirement Planning- Ways to Save - *CC BY-NC-SA 4.0*
  - 11.3: Estate Planning - *CC BY-NC-SA 4.0*
- 12: Investing - *CC BY-NC-SA 4.0*
  - 12.1: Investment and Markets- A Brief Overview - *CC BY-NC-SA 4.0*
  - 12.2: Investment Planning - *CC BY-NC-SA 4.0*
  - 12.3: Measuring Return and Risk - *CC BY-NC-SA 4.0*
  - 12.4: Diversification- Return with Less Risk - *CC BY-NC-SA 4.0*
- 13: Behavioral Finance and Market Behavior - *CC BY-NC-SA 4.0*
  - 13.1: Investor Behavior - *CC BY-NC-SA 4.0*
  - 13.2: Market Behavior - *CC BY-NC-SA 4.0*
  - 13.3: Extreme Market Behavior - *CC BY-NC-SA 4.0*
  - 13.4: Behavioral Finance and Investment Strategies - *CC BY-NC-SA 4.0*
- 14: The Practice of Investment - *CC BY-NC-SA 4.0*
  - 14.1: Investment Information - *CC BY-NC-SA 4.0*
  - 14.2: Investing and Trading - *CC BY-NC-SA 4.0*
  - 14.3: Ethics and Regulation - *CC BY-NC-SA 4.0*
  - 14.4: Investing Internationally- Risks and Regulations - *CC BY-NC-SA 4.0*
- 15: Owning Stocks - *CC BY-NC-SA 4.0*
  - 15.1: Stocks and Stock Markets - *CC BY-NC-SA 4.0*
  - 15.2: Stock Value - *CC BY-NC-SA 4.0*
  - 15.3: Common Measures of Value - *CC BY-NC-SA 4.0*
  - 15.4: Equity Strategies - *CC BY-NC-SA 4.0*
- 16: Owning Bonds - *CC BY-NC-SA 4.0*
  - 16.1: Bonds and Bond Markets - *CC BY-NC-SA 4.0*
  - 16.2: Bond Value - *CC BY-NC-SA 4.0*
  - 16.3: Bond Strategies - *CC BY-NC-SA 4.0*
- 17: Investing in Mutual Funds, Commodities, Real Estate, and Collectibles - *CC BY-NC-SA 4.0*
  - 17.1: Mutual Funds - *CC BY-NC-SA 4.0*
  - 17.2: Real Estate Investments - *CC BY-NC-SA 4.0*
  - 17.3: Commodities and Collectibles - *CC BY-NC-SA 4.0*
- 18: Purchasing Power Parity - *CC BY-NC-SA 4.0*
  - 18.1: Overview of Purchasing Power Parity (PPP) - *CC BY-NC-SA 4.0*
  - 18.2: The Consumer Price Index (CPI) and PPP - *CC BY-NC-SA 4.0*
  - 18.3: PPP as a Theory of Exchange Rate Determination - *CC BY-NC-SA 4.0*
  - 18.4: Problems and Extensions of PPP - *CC BY-NC-SA 4.0*
  - 18.5: PPP in the Long Run - *CC BY-NC-SA 4.0*
  - 18.6: Overvaluation and Undervaluation - *CC BY-NC-SA 4.0*
  - 18.7: PPP and Cross-Country Comparisons - *CC BY-NC-SA 4.0*
- 19: National Income and the Balance of Payments Accounts - *CC BY-NC-SA 4.0*
  - 19.1: National Income and Product Accounts - *CC BY-NC-SA 4.0*
  - 19.2: National Income or Product Identity - *CC BY-NC-SA 4.0*
  - 19.3: U.S. National Income Statistics (2007–2008) - *CC BY-NC-SA 4.0*
  - 19.4: Balance of Payments Accounts- Definitions - *CC BY-NC-SA 4.0*
  - 19.5: Recording Transactions on the Balance of Payments - *CC BY-NC-SA 4.0*
  - 19.6: U.S. Balance of Payments Statistics (2008) - *CC BY-NC-SA 4.0*
  - 19.7: The Twin-Deficit Identity - *CC BY-NC-SA 4.0*
  - 19.8: International Investment Position - *CC BY-NC-SA 4.0*
- 20: Financial Crises- Causes and Consequences - *CC BY-NC-SA 4.0*
  - 20.1: Financial Crisis Taxonomies - *CC BY-NC-SA 4.0*
  - 20.2: Asset Bubbles - *CC BY-NC-SA 4.0*
  - 20.3: Financial Panics - *CC BY-NC-SA 4.0*
  - 20.4: Lender of Last Resort (LLR) - *CC BY-NC-SA 4.0*
  - 20.5: Bailouts and Resolutions - *CC BY-NC-SA 4.0*
  - 20.6: The Crisis of 2007-2009 - *CC BY-NC-SA 4.0*
  - 20.7: Suggested Reading - *Undeclared*
- 21: Interest Rates - *CC BY-NC-SA 4.0*

- 21.1: The Interest of Interest - *CC BY-NC-SA 4.0*
- 21.2: Present and Future Value - *CC BY-NC-SA 4.0*
- 21.3: Compounding Periods - *CC BY-NC-SA 4.0*
- 21.4: Pricing Debt Instruments - *CC BY-NC-SA 4.0*
- 21.5: What's the Yield on That? - *CC BY-NC-SA 4.0*
- 21.6: Calculating Returns - *CC BY-NC-SA 4.0*
- 21.7: Inflation and Interest Rates - *Undeclared*
- 21.8: Suggested Reading - *Undeclared*
- 22: The Economics of Financial Regulation - *CC BY-NC-SA 4.0*
  - 22.1: Market Failures and Public Choice - *CC BY-NC-SA 4.0*
  - 22.2: The Great Depression as Regulatory Failure - *CC BY-NC-SA 4.0*
  - 22.3: The Savings and Loan Regulatory Debacle - *CC BY-NC-SA 4.0*
  - 22.4: Better but Still Not Good- U.S. Regulatory Reforms - *CC BY-NC-SA 4.0*
  - 22.5: Basel II, Basel III, and Dodd-Frank - *CC BY-NC-SA 4.0*
  - 22.6: Suggested Reading - *CC BY-NC-SA 4.0*
- 23: Monetary Policy Tools - *CC BY-NC-SA 4.0*
  - 23.1: The Federal Funds Market and Reserves - *CC BY-NC-SA 4.0*
  - 23.2: Open Market Operations and the Discount Window - *CC BY-NC-SA 4.0*
  - 23.3: The Monetary Policy Tools of Other Central Banks - *CC BY-NC-SA 4.0*
  - 23.4: Suggested Reading - *CC BY-NC-SA 4.0*
- 24: Central Bank Form and Function - *CC BY-NC-SA 4.0*
  - 24.1: America's Central Banks - *CC BY-NC-SA 4.0*
  - 24.2: The Federal Reserve System's Structure - *CC BY-NC-SA 4.0*
  - 24.3: Other Important Central Banks - *CC BY-NC-SA 4.0*
  - 24.4: Central Bank Independence - *CC BY-NC-SA 4.0*
  - 24.5: Suggested Reading - *CC BY-NC-SA 4.0*
- 25: Financial Derivatives - *CC BY-NC-SA 4.0*
  - 25.1: Derivatives and Their Functions - *CC BY-NC-SA 4.0*
  - 25.2: Forwards and Futures - *CC BY-NC-SA 4.0*
  - 25.3: Options and Swaps - *CC BY-NC-SA 4.0*
  - 25.4: Suggested Reading - *CC BY-NC-SA 4.0*
- Back Matter - *Undeclared*
  - Index - *Undeclared*
  - Glossary - *Undeclared*
  - Detailed Licensing - *Undeclared*