



Basic Principles of Finance: An Introductory Text

J. Randall Woolridge, Gary Gray

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From the Preface of this 503 page text: "This book is designed for undergraduates as a first course in finance. It may be used as an introductory text for finance majors, or as a self-contained text for the only finance course that a general business student will ever take. We assume that you are familiar with elementary accounting and statistics, along with basic algebra, which are what you will need to know to apply the concepts and principles underlying finance and how to use the few equations that are in this book. The text addresses each of the areas of finance that are so important in today's business world; corporate finance, the capital markets and financial institutions, the valuation of future cash flows, and investments and valuation. The book is structured around three analytical pillars of finance - the time value of money, the valuation of assets, and the management of risk. At the foundation of these pillars are basic principles, rules and theories of finance that should guide corporate managers, investors, and students to make intelligent financial decisions. Finance is the study of why, how, and whether an individual or company should invest in projects, ventures, or stocks that have risky cash payments that are expected to be received in the future. The decision to invest in any project, investment, or stock should be based upon three cash-flow related criteria: a conservative projection of the amount of the money that you expect to receive on the investment, the probable timing of the money that you expect to receive, and a reasonable assessment of the probability of risk associated with receiving the money. Once you estimate the amount, timing, and risk, you use financial techniques to determine the true value of the project, investment, or stock."

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