FINANCE TERMINOLOGY

- **Finance** covers money and the banking system. It involves interest rates, present value calculations to value an investment, & security markets. It also covers access to financial information vital for analysis and decision making.

- **The U.S. financial system** includes commercial banking as well as non-bank financial institutions such as investment companies, insurance, and trust companies. This term also covers the effects of U.S. monetary policy on money and capital markets.

- **Personal financial planning** for clients involves an overall analysis of their financial requirements, and meeting these with insurance and investment programs, tax planning, shelters, trusts, accumulation of tangible and intangible assets, and retirement planning.

- **Securities**: the standard definition is a written instrument showing evidence of ownership (equity). It can also show debt. It can show rights to equity in a corporation or other enterprise. Equity is represented by stocks, options, rights, and warrants. Debt is represented by bills, notes, and bonds.

See the Libraries’ guide “Finance,” http://guides.library.unt.edu/finance

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Treasuries
(Include bills, bonds, and notes).
- Treasury bills are marketable short-term debt obligations backed by the U.S. government with a maturity of less than one year. They are sold in denominations of $1,000.
- Treasury bonds are marketable fixed-interest U.S. government debt security with a maturity of more than 10 years. They make semi-annual payments and the income is only taxed at the federal level.
- Treasury notes are marketable U.S. government debt securities with a fixed interest rate and a maturity between one and 10 years.

Corporations
- Capital structure deals with how a corporation is funded. It includes common stock, preferred stock, and bonds. Heavy reliance on bonds, or debt, is called leverage.
- Dividends are the portion of a corporation’s earnings that it distributes to the shareholders, depending on the number of shares they own. Dividends are usually issued quarterly and can include cash or stock.

Stock certificates
- Represent ownership in a company. They include the number of shares owned, the date, an identification number, usually a corporate seal, and signatures.


Interest rate
- The price paid for the use of money. Includes the Prime Rate, Federal Funds Rate, & Discount Rate. Quoted for certificates of deposit, corporate bonds, money market, and treasuries.

International Finance
- Involves the balance of payments, world trade, the role of commercial and central banks in financing international flow, financing exports and imports, the instruments and markets of foreign exchange, and determination of exchange rates. It also involves international and regional financial institutions and treaties.

Some key words in financial analysis:
- Liquidity (1) the ability to turn an asset into cash quickly without losing value. (2) The ratio of a firm’s liquid assets to its liabilities.
- Working capital measures solvency. It is current assets - current liabilities.
- Estate Planning is the administration and distribution of property interests using wills, trusts, life insurance settlement options, powers of appointment, and estate and gift tax provisions.
- Real Estate involves contract law, estates in land, types of ownership, deeds, mortgages, title insurance, agency, and homestead.

What can you find in the Library?
- Standard & Poor’s NetAdvantage.
- Value Line Investment Survey.
- Hoover’s Online.
- Thomson One Banker.
- Mergent/Moody’s Manuals & publications.

What can you find in the CoB?
- Wharton Research Data Service: WRDS.
- Trading Room ‘s Bloomberg terminals.
- Compustat, CRSP, Research Insight, SDC Platinum, Execucomp, TAQ.
- CoB Computer Labs and Tutor Labs.

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