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KEY=FINANCE - RAMIREZ LOVE

PERSONAL FINANCE

ESSENTIALS OF PERSONAL FINANCIAL PLANNING

John Wiley & Sons ESSENTIALS OF PERSONAL FINANCIAL PLANNING Essentials of Personal Financial Planning was written to challenge the status quo by promoting personal financial planning (PFP) as a profession, not as a sales tool to gather assets under management or facilitate sales of insurance products. The book takes a comprehensive and integrated approach to PFP for accounting students, allowing them to view the profession through the lens of a CPA - with integrity and objectivity. This book systematically introduces the essentials of all the major PFP topics (estate, retirement, investments, insurance, and tax), as well as: The PFP process, concepts and regulatory environment. Professional responsibilities of a CPA personal financial planner and the requirements of the Statement on Standards in PFP Services. Time value of money concepts. The book then builds on these foundational concepts, showing their interconnectivity and professional opportunities, to provide a deeper understanding of PFP and its application. After reading this book, students will be able to apply the knowledge and skills gained from this course to have an immediate and long-term positive impact for themselves and for the clients they serve.

FOUNDATIONS IN PERSONAL FINANCE [STUDENT GUIDE]

SHARK TANK JUMP START YOUR BUSINESS

HOW TO LAUNCH AND GROW A BUSINESS FROM CONCEPT TO CASH

Disney Electronic Content From the ABC hit show "Shark Tank," this book-filled with practical advice and introductions from the Sharks themselves-will be the ultimate resource for anyone thinking about starting a business or growing the one they have. Full of tips for navigating the confusing world of entrepreneurship, the book will intersperse words of wisdom with inspirational stories from the show. Throughout the book, readers will learn how to: Determine whether they're compatible with the life of a small business owner, shape a marketable idea and craft a business model around it, plan for a launch, run a business without breaking the bank (or burning themselves out), create a growth plan that will help them handle and harness success, and pitch an idea or business plan like a pro. Responding to the fans' curiosity about past show contestants, readers will also find approximately 10 "Where Are They Now" boxes in which they learn what happened to some of the most asked-about and/or most popular guests ever to try their luck in front of the Sharks-and what they learned in the process.

THE DEATH OF "WHY?"

THE DECLINE OF QUESTIONING AND THE FUTURE OF DEMOCRACY

Berrett-Koehler Publishers A look at how Americans are losing their sense of curiosity and skepticism, and how some are working to change that. The spirit of inquiry is the engine of democracy. The democratic process is nothing less than citizens regularly asking what kind of society they want to live in and whom they want to lead them. But more and more people are avoiding the whole messy business of questioning. Americans are instead being trained to look for ready-made answers, with potentially dire implications for the health of our society. In this impassioned new book, Andrea Batista

Schlesinger argues that we're besieged by cultural forces that urge us to avoid independent thought and critical analysis. The media reduces politics to a spectator sport, focusing on polls and personalities rather than issues and ideas. Schools teach to standardized tests—students learn to fill in the bubbles, not open their minds. “Financial literacy” courses have replaced civics classes, graduating smart shoppers rather than informed citizens. Even the Internet promotes habits that discourage inquiry. Regurgitating search-engine results becomes a substitute for genuine research and reflection. Social networks promote connection rather than engagement. With all the information available online, over a third of those younger than twenty-five say they get no news on a typical day, up from twenty-five percent in 1998. The situation isn't hopeless. Batista Schlesinger spotlights individuals and institutions across the country that are working to renew a healthy sense of curiosity and skepticism, particularly in American's youth. It is, at this point, an uphill battle but one well worth undertaking. *The Death of “Why?”* offers both a penetrating socio-cultural critique of our current path and a way forward for cultivating inquiry and reinvigorating our democracy. “From her start in politics as a teenager Andrea Batista Schlesinger has asked the important questions. Now she asks her most important: are we teaching young people to value inquiry, and if not, what hope can we have for the future of democracy?”—Katrina vanden Heuvel, Publisher, *The Nation* “*The Death of “Why?”* makes the case that we cannot create social change without a culture of questioning. We should pay close attention to this brilliant contribution.”—Deepak Bhargava, executive director, Center for Community Change “She asks the right questions at a time when we seem more eager for answers that we don't understand or care about.”—Deborah Meier, Senior Scholar, New York University, author of *In Schools We Trust* and *The Power of Their Ideas*, and founder of innovative New York and Boston area public schools

CREDIT INTELLIGENCE

BOOSTING YOUR CREDIT SMARTS

Balboa Press Award-winning author and credit industry expert Polly A. Bauer, CPCS, and marketing expert Mava K. Heffler have been business associates in the credit card industry. They've also been best friends for over two decades who love to shop! They share their stories of lessons learned on shopping adventures with humor and insight and provide you with a roadmap to credit intelligence by sharing their shopping adventures and lessons learned about credit as Olympic level shoppers who have fallen into and pulled each other out of many of the traps and pitfalls surrounding the use of credit and the behavioral buying manipulations by retailers. They have written this book as a guide on how to boost your credit smarts and still keep the fun in shopping. This book uses straightforward language so that everyone can understand the information, and includes many personal stories and experiences. Polly and Mava take you on a guided tour through a variety of topics and provide Smart Tips for you to utilize to improve your credit smarts. Polly A. Bauer is the co-author of the award winning book *The Plastic Effect: How Urban Legends Influence the Use and Misuse of Credit Cards*, with Steven Lesavich, which won a Gold Medal in the budgeting/Finance category of the 2013 Living Now Book Awards. Formerly CEO of Home Shopping Network Credit Corporation, she is the CEO of Polly Bauer & Associates, a credit card consulting company established in 1995. Polly strategically guides companies and individuals through a maze of credit card misinformation with common sense, compassion, and humor that sets her apart as an international corporate speaker, consumer advocate, and media expert. Mava K. Hefflers blue-chip professional background includes marketing, advertising, communications, branding, market research, direct marketing, sponsorship, promotion, and public relations at Fortune 500 leaders such as MasterCard International, Procter & Gamble, Johnson & Johnson, Thompson, CNBC, and EMCOR Group, Inc. With experience encompassing both domestic and international markets, Mava has expertise marketing to both consumers and businesses. Named a Brand Builder, one of the Top Women in Business To Watch, and amongst Top Marketers by the press and media, Mavas programs have received a variety of industry recognition and awards. This book may very well be the cure for the toxic connection between credit card debt and declining health. - Christiane Northrup, M.D., Author of *Womens Bodies, Womens Wisdom* Excellent advice from two savvy women with 60 years combined experience in the credit card industry. True credit management wisdom. Wish I could have read it when I was making credit management decisions. - Darel Rutherford, Self-made Millionaire, Author of *So Why Arent You Rich?* Financial worries and credit card debt sure can make you sick. Credit Intelligence has workable strategies for coping with this type of stress. - Brenda Watson, Brenda Watson Media, New York Times best-selling author, and PBS television personality Smart tips and real-life strategies for living in a material world. Credit Intelligence is sure to improve your financial health and overall well-being. Dr. Michelle Robin, Founder and Chief Wellness Officer (CWO), Your Wellness Connection healing center Its your money and its your good name. You need to protect them both. This book will show you how. Sonia Choquette, CEO, Inner Wisdom, Inc., New York Times best-selling author, and radio personality Who knew? Credit Intelligence is full of insider information about credit and the credit card marketing industry. This might be the buying manifesto for a new generation of empowered shoppers. Cory Bergeron, President and Founder, Pitch Video If youre over your credit limit, you need to steal this book. Dale Irvin, CEO, Just Imagine

LESS STUDENT DEBT FROM THE START

WHAT ROLE SHOULD THE TAX SYSTEM PLAY? : HEARING BEFORE THE COMMITTEE ON FINANCE, UNITED STATES SENATE, ONE HUNDRED THIRTEENTH CONGRESS, SECOND SESSION, JUNE 24, 2014

FOUNDATIONS OF INSURANCE ECONOMICS

READINGS IN ECONOMICS AND FINANCE

Springer Science & Business Media Economic and financial research on insurance markets has undergone dramatic growth since its infancy in the early 1960s. Our main objective in compiling this volume was to achieve a wider dissemination of key papers in this literature. Their significance is highlighted in the introduction, which surveys major areas in insurance economics. While it was not possible to provide comprehensive coverage of insurance economics in this book, these readings provide an essential foundation to those who desire to conduct research and teach in the field. In particular, we hope that this compilation and our introduction will be useful to graduate students and to researchers in economics, finance, and insurance. Our criteria for selecting articles included significance, representativeness, pedagogical value, and our desire to include theoretical and empirical work. While the focus of the applied papers is on property-liability insurance, they illustrate issues, concepts, and methods that are applicable in many areas of insurance. The S. S. Huebner Foundation for Insurance Education at the University of Pennsylvania's Wharton School made this book possible by financing publication costs. We are grateful for this assistance and to J. David Cummins, Executive Director of the Foundation, for his efforts and helpful advice on the contents. We also wish to thank all of the authors and editors who provided permission to reprint articles and our respective institutions for technical and financial support.

HANDBOOK OF RESEARCH ON BEHAVIORAL FINANCE AND INVESTMENT STRATEGIES: DECISION MAKING IN THE FINANCIAL INDUSTRY

DECISION MAKING IN THE FINANCIAL INDUSTRY

IGI Global In an ever-changing economy, market specialists strive to find new ways to evaluate the risks and potential reward of economic ventures by assessing the importance of human reaction during the economic planning process. The Handbook of Research on Behavioral Finance and Investment Strategies: Decision Making in the Financial Industry presents an interdisciplinary, comparative, and competitive analysis of the thought processes and planning necessary for individual and corporate economic management. This publication is an essential reference source for professionals, practitioners, and managers working in the field of finance, as well as researchers and academicians interested in an interdisciplinary approach to combine financial management, sociology, and psychology.

FOUNDATIONS IN PERSONAL FINANCE

Teaches you how to save money, invest, and build wealth; write and follow a budget; live debt free and attend college without student loans ; set and achieve personal and career goals ; become a wise consumer ; evaluate employee benefits ; describe different kinds of insurance and know what's best for you ; communicate with others about money ; identify types of taxes and how they affect your income ; give to others of your money, time and talents ; make informed and responsible financial decisions.

GLOBAL OUTLOOK ON FINANCING FOR SUSTAINABLE DEVELOPMENT 2019 TIME TO FACE THE CHALLENGE

TIME TO FACE THE CHALLENGE

OECD Publishing The financing for sustainable development agenda promises to bring together more actors than ever before – from businesses, governments, philanthropists, and remitting households – to address the world's most pressing problems and achieve the Sustainable Development Goals. Yet, in spite of this ...

INTERNATIONAL HANDBOOK OF FINANCIAL LITERACY

Springer This Handbook presents in-depth research conducted on a myriad of issues within the field of financial literacy. Split into six sections, it starts by presenting prevalent conceptions of financial literacy before covering financial literacy in the policy context, the state and development of financial literacy within different countries, issues of assessment and evaluation of financial literacy, approaches to teaching financial literacy, and teacher training and teacher education in financial literacy. In doing so, it provides precise definitions of the construct of financial literacy and elaborates on the state and recent developments of financial literacy around the world, to show ways of measuring and fostering financial literacy and to give hints towards necessary and successful teacher trainings. The book also embraces the diversity in the field by revealing contrasting and conflicting views that cannot be bridged, while at the same time making a contribution by re-joining existing materials in one volume which can be used in academic discourse, in research-workshops, in university lectures and in the definition of program initiatives within the wider field of financial literacy. It allows for a landscape of financial literacy to be depicted which would foster the implementation of learning opportunities for human beings for sake of well-being within financial living-conditions. The Handbook is useful to academics and students of the topic, professionals in the sector of investment and banking, and for every person responsible for managing his or her financial affairs in everyday life.

WOMEN AND FINANCIAL EDUCATION EVIDENCE, POLICY RESPONSES AND GUIDANCE

EVIDENCE, POLICY RESPONSES AND GUIDANCE

OECD Publishing This book provides policy guidance to help policy makers address women's and girls' needs for financial education, and a comprehensive analysis of the current status of knowledge on gender differences in financial literacy and policy responses in terms of financial education for women and girls.

A CRITIQUE OF CREATIVE SHARI'AH COMPLIANCE IN THE ISLAMIC FINANCE INDUSTRY

Martinus Nijhoff Publishers

A FINER FUTURE

CREATING AN ECONOMY IN SERVICE TO LIFE

New Society Publishers The blueprint for an inspiring regenerative economy that avoids collapse and works for people and the planet. Humanity is in a race with catastrophe. Is the future one of global warming, 65 million migrants fleeing failed states, soaring inequality, and grid-locked politics? Or one of empowered entrepreneurs and innovators building a world that works for everyone? While the specter of collapse looms large, A Finer Future demonstrates that humanity has a chance - just - to thread the needle of sustainability and build a regenerative economy through a powerful combination of enlightened entrepreneurialism, technology, and innovative policy. The authors - world leaders in business, economics, and sustainability - gather the evidence, outline the principles of a regenerative economy, and detail a policy roadmap to achieving it, including: Transforming finance and corporations Reimagining energy, agriculture, and the nature of how we work Enhancing human well-being Delivering a world that respects ecosystems and human community. Charting the course to a regenerative economy is the most important work facing humanity and A Finer Future provides the essential blueprint for business leaders, entrepreneurs, environmentalists, politicians, policymakers, and others working to create a world that works for people and the planet.

WHAT LIBERAL MEDIA?

THE TRUTH ABOUT BIAS AND THE NEWS

Basic Books Widely acclaimed and hotly contested, veteran journalist Eric Alterman's ambitious investigation into the true nature of the U.S. news media touched a nerve and sparked debate across the country. As the question of whose interests the media protects-and how-continues to raise hackles, Alterman's sharp, utterly convincing assessment cuts through the cloud of inflammatory rhetoric, settling the question of liberal bias in the news once and for all. Eye-opening, witty, and thoroughly and solidly researched, What Liberal Media? is required reading for media watchers, and anyone concerned about the potentially dangerous consequences for the future of democracy in America.

TREASURY'S WAR

THE UNLEASHING OF A NEW ERA OF FINANCIAL WARFARE

PublicAffairs For more than a decade, America has been waging a new kind of war against the financial networks of rogue regimes, proliferators, terrorist groups, and criminal syndicates. Juan Zarate, a chief architect of modern financial warfare and a former senior Treasury and White House official, pulls back the curtain on this shadowy world. In this gripping story, he explains in unprecedented detail how a small, dedicated group of officials redefined the Treasury's role and used its unique powers, relationships, and reputation to apply financial pressure against America's enemies. This group unleashed a new brand of financial power—one that leveraged the private sector and banks directly to isolate rogues from the international financial system. By harnessing the forces of globalization and the centrality of the American market and dollar, Treasury developed a new way of undermining America's foes. Treasury and its tools soon became, and remain, critical in the most vital geopolitical challenges facing the United States, including terrorism, nuclear proliferation, and the regimes in Iran, North Korea, and Syria. This book is the definitive account, by an unparalleled expert, of how financial warfare has taken pride of place in American foreign policy and how America's competitors and enemies are now learning to use this type of power themselves. This is the unique story of the United States' financial war campaigns and the contours and uses of financial power, and of the warfare to come.

FOUNDATIONS IN PERSONAL... (COLLEGE EDITION)

GOVERNMENT AUDITING STANDARDS - 2018 REVISION

Lulu.com

FEDERAL REGISTER

PERSONAL BENCHMARK

INTEGRATING BEHAVIORAL FINANCE AND INVESTMENT MANAGEMENT

John Wiley & Sons In Personal Benchmark: Integrating Behavioral Finance and Investment Management, Chuck Widger and Dr. Daniel Crosby outline the ways in which a program of embedded behavioral finance, fueled by what matters most to you, can be your protection against irrational financial behavior. Along the way, you'll learn how to improve your investment experience, increase returns formerly sacrificed to misbehavior, and worry less about "The Economy" as you become increasingly focused on "My Economy." Welcome to a new way of investing, a new paradigm for conceptualizing wealth, and a system of turning emotion from your portfolio's worst enemy into its best friend! In this new model, risk is simply the likelihood that we will underperform our dreams. Irrationality is acting in ways that thwart our ability to reach those dreams. And the optimal portfolio is not the one that generates the highest return in abstraction, it is the one that helps us meet our goals without killing our nerves before we get there. This book gives advisors the tools needed to effectively communicate the design and execution of the Personal Benchmark solution.

THE FINANCIAL CRISIS INQUIRY REPORT

THE FINAL REPORT OF THE NATIONAL COMMISSION ON THE CAUSES OF THE FINANCIAL AND ECONOMIC CRISIS IN THE UNITED STATES INCLUDING DISSENTING VIEWS

Cosimo, Inc. The Financial Crisis Inquiry Report, published by the U.S. Government and the Financial Crisis Inquiry Commission in early 2011, is the official government report on the United States financial collapse and the review of major financial institutions that bankrupted and failed, or would have without help from the government. The commission and the report were implemented after Congress passed an act in 2009 to review and prevent fraudulent activity. The report details, among other things, the periods before, during, and after the crisis, what led up to it, and analyses of subprime mortgage lending, credit expansion and banking policies, the collapse of companies like Fannie Mae and Freddie Mac, and the federal bailouts of Lehman and AIG. It also discusses the aftermath of the fallout and our current state. This report should be of interest to anyone concerned about the financial situation in the U.S. and around the world. THE FINANCIAL CRISIS INQUIRY COMMISSION is an independent, bi-partisan, government-appointed panel of 10 people that was created to "examine the causes, domestic and global, of the current financial and economic crisis in the United States." It was established as part of the Fraud Enforcement and Recovery Act of 2009. The commission consisted of private citizens with expertise in economics and finance, banking, housing, market regulation, and consumer protection. They examined and reported on "the collapse of major financial institutions that failed or would have failed if not for exceptional assistance from the government." News Dissector DANNY SCHECHTER is a journalist, blogger and filmmaker. He has been reporting on economic crises since the 1980's when he was with ABC News. His film In Debt We Trust warned of the economic meltdown in 2006. He has since written three books on the subject including Plunder: Investigating Our Economic Calamity (Cosimo Books, 2008), and The Crime Of Our Time: Why Wall Street Is Not Too Big to Jail (Disinfo Books, 2011), a companion to his latest film Plunder The Crime Of Our Time. He can be reached online at www.newsdissector.com.

FOUNDATIONS OF FINANCE

Prentice Hall Revised edition of Foundations of finance, 2014.

MATHEMATICS FOR MACHINE LEARNING

Cambridge University Press The fundamental mathematical tools needed to understand machine learning include linear algebra, analytic geometry, matrix decompositions, vector calculus, optimization, probability and statistics. These topics are traditionally taught in disparate courses, making it hard for data science or computer science students, or professionals, to efficiently learn the mathematics. This self-contained textbook bridges the gap between mathematical and machine learning texts, introducing the mathematical concepts with a minimum of prerequisites. It uses these concepts to derive four central machine learning methods: linear regression, principal component analysis, Gaussian mixture models and support vector machines. For students and others with a mathematical background, these

derivations provide a starting point to machine learning texts. For those learning the mathematics for the first time, the methods help build intuition and practical experience with applying mathematical concepts. Every chapter includes worked examples and exercises to test understanding. Programming tutorials are offered on the book's web site.

THE TRUTH ABOUT ECONOMICS

A CRITICAL THINKING GUIDE FOR STUDENTS, PARENTS, TEACHERS AND CITIZENS

Gatekeeper Press This book presents a fascinating story about how academia got it all wrong. Was it an academic conspiracy? Was it peculiar social pressures in academia? Regardless of how it all came about, it is time to teach our children financial literacy instead of economics. Financial literacy is a course that prepares our children for success in today's economic society. Typical economics courses do nothing to prepare your child for understanding day to day economic responsibility. This book presents the reasons to join the battle. It is time to stand up and demand relevant education from your state education system.

FOUNDATIONS OF EARLY CHILDHOOD

PRINCIPLES AND PRACTICE

SAGE 'This text will be an invaluable addition to the reading of students and tutors alike. It has been written thoughtfully for students embarking on university courses that study aspects of early childhood education. The introductory chapters give the reader a sense of the thinking and reflection that is helpful for them at the beginning of their studies and a clear focus on the rights of our youngest children roots the text in a sound pedagogical frame. The later chapters broaden the argument and feel very relevant to the current context in their explorations of the policy and practice of EYFS. I would strongly recommend this text.' -Jo Albin-Clark, Senior Lecturer in Early Years Education, Edge Hill University This book introduces all the most important aspects of early years care and education, and will help you develop the key skills needed to study at degree level. Each chapter introduces major concepts and theories which allow you to explore the foundations of key early childhood issues and apply them in practice. Topics include: Children's rights The Early Years curriculum How children learn and develop Health and well-being As well as looking at important aspects of study such as: How to search primary sources, such as policy documents and journals How to use your personal experience in studying How to develop critical reading and writing skills With specific learning features designed for different levels of study, this book will be invaluable to students studying at levels 4 and 5 of early childhood degrees and foundation degrees, with features designed to support students as they make the transition to honours level study. Digital resources for extra support! Check out the companion website for additional material including: interactive glossary flashcards journal tasks web links to more handy online resources

PRINCIPLES OF ISLAMIC ACCOUNTING

John Wiley & Sons Your introduction to Islamic accounting Principles of Islamic Accounting is the first and only text that covers the fundamentals of Islamic accounting in English. A comprehensive guide, this groundbreaking reference offers both insight into Islamic accounting best practices and disclosure for Shariah-compliant instruments. Covering everything from basic transaction analysis to the preparation of financial statements, this reference serves as a broad framework around which undergraduate students can build their understanding of the Islamic business environment by offering context and showcasing how Islamic values can influence the disclosure of financial information. Islamic accounting is becoming an increasingly important aspect of the business field as globalization results in a surge in business partnerships and transactions around the world. Today's students need to understand Islamic accounting principles in order to effectively work with professionals who adhere to these standards—and accessing this information via text in English was not possible until this revolutionary reference. Review the basics through an introduction to Islamic accounting Understand the recording process, and how to complete the accounting cycle and adjust accounts as necessary Explore accounting for assets, liabilities, equity, and sukuk, as well as zakat and takaful accounting Discover details regarding Islamic commercial law, accounting for Islamic financial institutions, and Islamic corporate governance and sustainability, and look at auditing from an Islamic perspective Principles of Islamic Accounting is an essential text for first-year university students who are studying Islamic accounting, as well as professional societies and organizations that support the use of Islamic accounting principles, such as The Islamic Finance Professionals Association.

THE FOUNDATION OF CHOICE OF LAW

CHOICE AND EQUALITY

Oxford University Press This book focuses on the subject of choice of law as a whole and provides an analysis of its various rules, principles, doctrines and concepts. It offers a conceptual account of choice

of law, called "choice equality foundation" (CEF) which aims to flesh out the normative basis of the subject. The author reveals that, despite the multiplicity of titles and labels within the myriad choice of law rules and practices of the U.S., Canadian, European, and other systems, many of them effectively confirm and crystallize CEF's vision of the subject. This alignment signifies the necessarily intimate relationship between theory and practice by which the normative underpinnings of CEF are deeply embedded and reflected in actual practical reality. Among other things, this book provides a justification of the nature and limits of such popular principles as party autonomy, most significant relationship, and closest connection. It also discusses such topics as the actual operation of public policy doctrine in domestic courts, and the relation between the notion of international human rights and international commercial dealings, and makes some suggestions about the ability of traditional rules to cope with the advancing challenges of the digital age.

NATURAL RESOURCE POLICY

Waveland Press Natural resource policies provide the foundation for sustainable resource use, management, and protection. Natural Resource Policy blends policy processes, history, institutions, and current events to analyze sustainable development of natural resources. The book's detailed coverage explores the market and political allocation and management of natural resources for human benefits, as well as their contributions for environmental services. Wise natural resource policies that promote sustainable development, not senseless exploitation, promise to improve our quality of life and the environment. Public or private policies may be used to manage natural resources. When private markets are inadequate due to public goods or market failure, many policy options, including regulations, education, incentives, government ownership, and hybrid public/private policy instruments may be crafted by policy makers. Whether a policy is intended to promote intensive management of natural resources to enhance sustained yield or to restore degraded conditions to a more socially desirable state, this comprehensive guide outlines the ways in which natural resource managers can use their technical skills within existing administrative and legal frameworks to implement or influence policy.

FASTLANE

MANAGING SCIENCE IN THE INTERNET WORLD

JHU Press Since 2000, the National Science Foundation has depended upon its pioneering FastLane e-government system to manage grant applications, peer reviews, and reporting. In this behind-the-scenes account Thomas J. Misa and Jeffrey R. Yost examine how powerful forces of science and computing came together to create this influential grant-management system, assessing its impact on cutting-edge scientific research. Why did the NSF create FastLane, and how did it anticipate the development of web-based e-commerce? What technical challenges did the glitch-prone early system present? Did the switch to electronic grant proposals disadvantage universities with fewer resources? And how did the scientific community help shape FastLane? Foregrounding the experience of computer users, the book draws on hundreds of interviews with scientific researchers, sponsored project administrators, NSF staff, and software designers, developers, and managers.

FOUNDATIONS OF MENTAL HEALTH CARE - E-BOOK

Elsevier Health Sciences Build a broad fundamental knowledge of mental health concepts and disorders! Foundations of Mental Health Care, 7th Edition uses an easy-to-read, multi-disciplinary approach to describe the treatment of clients with mental health disorders. Ideal for nurses and other caregivers, this guide provides in-depth coverage of issues and principles, therapeutic skills, mental health problems throughout the lifecycle, and specific psychological and psychosocial conditions. This edition is updated with the latest information on violence, suicide, substance abuse, and more. Written by expert educator Michelle Morrison-Valfre, this resource enables you to provide effective therapy to clients with a wide range of maladaptive behaviors. DSM-5 criteria are used in the descriptions of all mental health disorders. Sample client care plans show how members of the health care team work collaboratively to meet client needs. Case studies provide realistic client situations that illustrate chapter concepts and strengthen critical thinking. Critical Thinking boxes contain thought-provoking client issues and questions, helping students develop skills in clinical reasoning. Drug Alert boxes identify the risks and possible adverse reactions of psychotherapeutic medications. Cultural Consideration boxes highlight cultural issues and address the mental health needs of culturally diverse clients. Get Ready for the NCLEX® feature includes NCLEX-PN review questions, preparing students for success on classroom and licensure exams. Study Guide on the Evolve companion website reinforces student understanding of important concepts from the text. Included free with textbook purchase. UPDATED coverage keeps students current with the latest issues and approaches to mental health care in the United States. UPDATED content includes new information on violence, suicide, physical abuse, substance abuse, and schizophrenia.

POPULATION HEALTH: CREATING A CULTURE OF WELLNESS

Jones & Bartlett Publishers With over 45.7 million uninsured in the United States and health reform a national priority, the need for population health management has never been more eminent. Sixty percent of American deaths are attributable to behavioral factors, social circumstances and environmental exposures. Employment of population health management techniques advocating use of

preventative services and quality clinical care are imperative. Important Notice: The digital edition of this book is missing some of the images or content found in the physical edition.

HOW MONEY WALKS - HOW \$2 TRILLION MOVED BETWEEN THE STATES, AND WHY IT MATTERS

How Money Walks Between 1995 and 2010, millions of Americans moved between the states, taking with them over \$2 trillion in adjusted gross incomes. Two trillion dollars is equivalent to the GDP of California, the ninth largest in the world. It's a lot of money. Some states, like Florida, saw tremendous gains (\$86.4 billion), while others, like New York, experienced massive losses (\$58.6 billion). People moved, and they took their working wealth with them. The question is, why? Why did Americans move so much of their income from state to state? Which states benefitted and which states suffered? And why does it matter? Using official statistics from the IRS, How Money Walks explores the hows, whys, and impact of this massive movement of American working wealth. Consider these facts. Between 1995 and 2010: The nine states with no personal income taxes gained \$146.2 billion in working wealth The nine states with the highest personal income tax rates lost \$107.4 billion The 10 states with the lowest per capita state-local tax burdens gained \$69.9 billion The 10 states with the highest per capita state-local tax burdens lost \$139 billion Money—and people—moved from high-tax states to low-tax ones. And the tax that seemed to matter the most? The personal income tax. The states with no income taxes gained the greatest wealth, while the states with the highest income taxes lost the most. Why does this matter? Because the robust presence of working wealth is the leading indicator of economic health. The states that gained working wealth are growing and thriving. The states that lost working wealth lost their most precious cargo—their tax base—and the consequences are dire: stagnation, deterioration, an economic death spiral as they continue to raise taxes and lose people, businesses, and working wealth. The numbers don't lie. _____ “When I read How Money Walks, I thought, ‘It’s about time.’ Finally, we have a book that addresses one of our nation’s most critical (yet rarely discussed) fiscal issues: the migration of working wealth as a direct result of personal income tax rates. Brown’s book paints a clear portrait of where money goes and why. How Money Walks should be required reading for anyone who wants to understand why some states struggle to retain people and businesses while others welcome billions of new dollars each year.” Dr. Arthur Laffer Founder and chairman, Laffer Associates and Laffer Investments Former economic advisor to President Ronald Reagan

THE ALGORITHMIC FOUNDATIONS OF DIFFERENTIAL PRIVACY

The problem of privacy-preserving data analysis has a long history spanning multiple disciplines. As electronic data about individuals becomes increasingly detailed, and as technology enables ever more powerful collection and curation of these data, the need increases for a robust, meaningful, and mathematically rigorous definition of privacy, together with a computationally rich class of algorithms that satisfy this definition. Differential Privacy is such a definition. The Algorithmic Foundations of Differential Privacy starts out by motivating and discussing the meaning of differential privacy, and proceeds to explore the fundamental techniques for achieving differential privacy, and the application of these techniques in creative combinations, using the query-release problem as an ongoing example. A key point is that, by rethinking the computational goal, one can often obtain far better results than would be achieved by methodically replacing each step of a non-private computation with a differentially private implementation. Despite some powerful computational results, there are still fundamental limitations. Virtually all the algorithms discussed herein maintain differential privacy against adversaries of arbitrary computational power -- certain algorithms are computationally intensive, others are efficient. Computational complexity for the adversary and the algorithm are both discussed. The monograph then turns from fundamentals to applications other than query-release, discussing differentially private methods for mechanism design and machine learning. The vast majority of the literature on differentially private algorithms considers a single, static, database that is subject to many analyses. Differential privacy in other models, including distributed databases and computations on data streams, is discussed. The Algorithmic Foundations of Differential Privacy is meant as a thorough introduction to the problems and techniques of differential privacy, and is an invaluable reference for anyone with an interest in the topic.

FOCUS ON COMMUNITY COLLEGE SUCCESS

Cengage Learning FOCUS ON COMMUNITY COLLEGE SUCCESS, 4th Edition, speaks directly to community college students, delivering strategies for navigating the unique challenges of juggling school, family, work, and living/studying at home. Updated with the most current research, this forward-thinking text continues to strive to improve student retention, motivation, and engagement, as well as offer proof of student progress and course efficacy through the Entrance and Exit Interviews. The fourth edition includes expanded coverage on resilience, with strategies for assessing and building resilience. A revised section on the importance of group work gives students the tools they need to successfully collaborate. Now available with MindTap, a fully online, highly personalized learning experience built upon FOCUS ON COMMUNITY COLLEGE SUCCESS. MindTap combines learning tools—readings, multimedia, activities, and assessments—into a singular Learning Path that guides students through their course. Staley, a leader in the field of motivation, helps students develop realistic expectations of what it takes to learn while encouraging and engaging them with direct applications and immediate results. Important Notice: Media content referenced within the product description or the product text may not be available in the ebook version.

VALUING SPECIFIC ASSETS IN DIVORCE

Wolters Kluwer This newly updated guide for matrimonial lawyers and accountants is the companion publication for Feder's Valuation Strategies in Divorce. In individual chapters, detailed information is provided on how to evaluate specific types of marital assets; the particular accounting and financial conventions that affect the owner's income from the asset and the value of the asset; and the rules, regulations and issues peculiar to the particular asset. The reader is also provided with checklists of documents needed to appraise the asset, sources of industry information, lists of trade associations and journals, a bibliography, and a case study and report. Part I on closely-held corporations contains chapters devoted to automobile dealerships, media companies, high-tech companies, property and casualty insurance companies, construction companies, and small businesses such as bars, restaurants and gas stations. Part II covers the evaluation of various professional practices, and Part III discusses the valuation of different types of real estate assets. Federal civil service pensions, military pensions and the pensions provided by Fortune 500 corporations are examined in Part IV. The methodologies for evaluating personal property, such as gems, jewelry, and oriental rugs are found in Part V. Besides aiding attorneys and accountants, this publication will be of great assistance to appraisers, actuaries, and pension experts.

APPLIED CORPORATE FINANCE, 4TH EDITION

Wiley Global Education Aswath Damodaran, distinguished author, Professor of Finance, and David Margolis, Teaching Fellow at the NYU Stern School of Business, have delivered the newest edition of Applied Corporate Finance. This readable text provides the practical advice students and practitioners need rather than a sole concentration on debate theory, assumptions, or models. Like no other text of its kind, Applied Corporate Finance, 4th Edition applies corporate finance to real companies. It now contains six real-world core companies to study and follow. Business decisions are classified for students into three groups: investment, financing, and dividend decisions.

STUMBLING TOWARD SUSTAINABILITY

Environmental Law Institute In 1992, at the United Nations Conference on Environment and Development in Rio de Janeiro, the nations of the world agreed to implement an ambitious plan for ecologically sustainable human development. This book is a comprehensive review of U.S. efforts to achieve such development since Rio. The U.S. has unquestionably begun to take steps toward sustainable development. Yet the nation is now far from being a sustainable society, and in many respects is farther away than it was in 1992. Nevertheless, legal and policy tools are available to put the U.S. on a direct path to sustainability. This book brings together 42 distinguished experts from a variety of backgrounds and academic disciplines. It is among the most thorough assessments ever conducted of U.S. law and policy concerning the environment.

A YEAR LIKE NO OTHER

LIFE ON A LOW INCOME DURING COVID-19

Policy Press Money was already tight for UK families living on a low income before the COVID-19 pandemic, but national lockdowns made life much harder. Telling the stories of these families, this book exposes the ways that pre-existing inequalities, insecurities and hardships were amplified during the pandemic for families who were already in poverty before COVID-19, as well as those pushed into poverty by the economic fallout it created. Drawing on the Covid Realities research programme, and developed in partnership with parents and carers, it explores experiences of home-schooling, social security receipt and government, community and charitable support. This book sets out all that is wrong with the status quo, while also offering a powerful agenda for change. Also see 'COVID-19 Collaborations: Researching Poverty and Low-Income Family Life during the Pandemic' (Open Access) to find out more about the challenges of carrying out research during COVID-19.

THE RIGHT TO PRIVACY REVISITED

DIFFERENT INTERNATIONAL PERSPECTIVES

Routledge This book focuses on the right to privacy in the digital age with a view to see how it is implemented across the globe in different jurisdictions. The right to privacy is one of the rights enshrined in international human rights law. It has been a topic of interest for both academic and non-academic audiences around the world. However, with the increasing digitalisation of modern life, protecting one's privacy has become more complicated. Both state and non-state organisations make frequent interventions in citizens' private lives. This edited volume aims to provide an overview of recent development pertaining to the protection of the right to privacy in the different judicial systems such as the European, South Asian, African and Inter-American legal systems. The chapters in this book were originally published as a special issue of The International Journal of Human Rights.