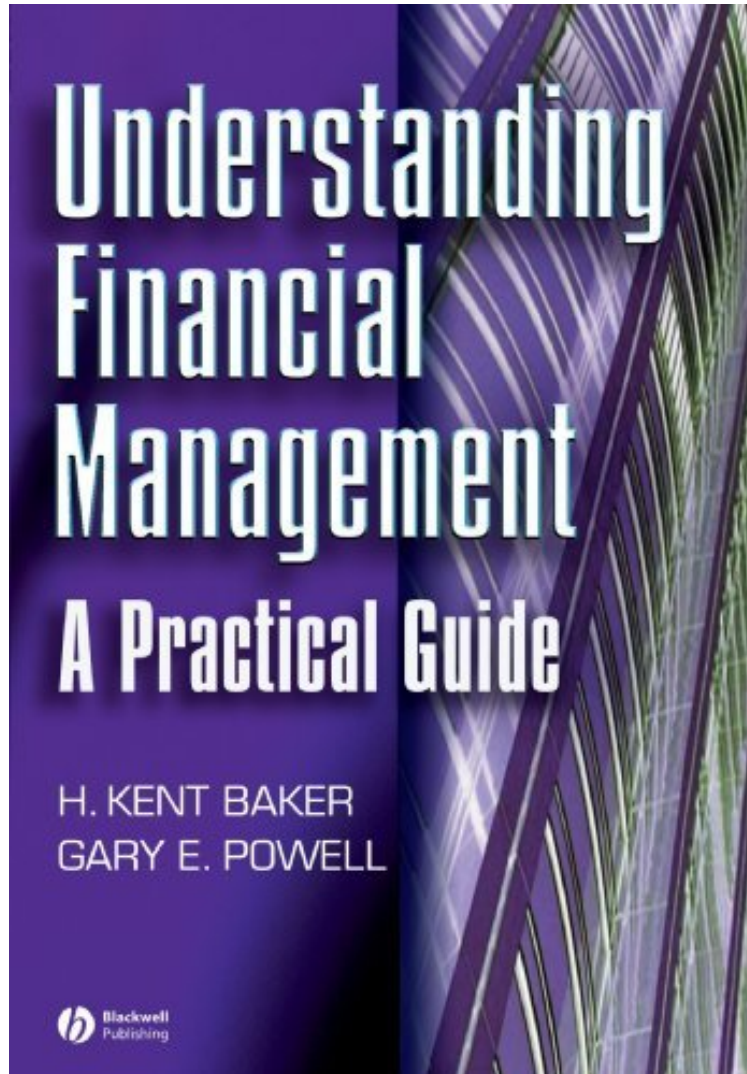


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# Understanding Financial Management: A Practical Guide

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Designed for those who want to gain an understanding of the fundamental concepts and techniques used in financial management. An underlying premise of the book is that the objective of the firm is to maximize value or wealth. Drawing on a wealth of experience in the academic and professional worlds, the authors discuss how firms can accomplish this objective by making appropriate investment and financing decisions. Bridging the gap between financial theory and practice, the authors present fundamental concepts in an intuitive and nontechnical way, and provide numerous practical financial tips to readers. The focus is on current practice, using results from recent surveys to show the most popular techniques and approaches used by financial managers today. A range of instructor's resources are available at the accompanying website. Visit [www.blackwellpublishing.com/baker](http://www.blackwellpublishing.com/baker) for full details.

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About the Author  
H. Kent Baker, University Professor of Finance, is the author of more than 150 articles for academic and professional journals including the *Journal of Finance*, *Financial Management*, *The Financial Review*, *Journal of Financial Research*, the *Journal of Economics and Business*, *Harvard Business Review* and many others. Gary E. Powell is an Associate Professor of Finance at Towson University.