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In Principles of Managerial Finance, Fourteenth Edition, Gitman and Zutter guide you through the complexities of finance with their proven learning system. Teaching and learning aids are woven into concepts and practice, creating a roadmap to follow through the text. Several features—including Why This Chapter Matters and Personal Finance Examples—show the value of applying financial ...

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Lawrence J. Gitman, CEO & Founder PFWiz.com. Lawrence J. Gitman is the founder of PF Wiz, LLC, the publisher of DIY personal financial planning mobile apps for Apple and Android devices.

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Credit borrower fund with specified term of repayment. When there are in sufficient accumulated saving to finance a business and when the return on borrowed funds exceed the interest rate changed on the loan it makes sense to borrow rather than postponed the business activity until sufficient saving can be accumulated.

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