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## **CHAPTER 5**

### **CASH OR LIQUID ASSET MANAGEMENT**

#### **CHAPTER CONTEXT: THE BIG PICTURE**

This chapter introduces the process of liquid asset management and is the first chapter in the four-chapter section entitled “Part 2: Managing Your Money.” This section of the text introduces different strategies for controlling the financial plan through cash management, credit management, and management of large expenses. Cash management lays the foundation for maintaining adequate liquidity to meet everyday expenses and avoiding the sale of other assets to meet emergency expenses. Specifically, this chapter introduces the principles of liquid asset management and describes the alternatives available for cash management and liquid investments. Students are encouraged to evaluate critically the products and to tailor choices to best match their needs.

#### **CHAPTER SUMMARY**

This chapter establishes the importance of implementing an effective cash management plan. A basic premise of the chapter is the importance of maintaining some liquid assets to be used in the event of an emergency. Cash management institutions, their features, and the characteristics of the accounts offered are summarized. Rates of return on different cash management and liquid investment alternatives are discussed. Strategies for selecting and using cash management vehicles, such as the checking account, are discussed. An explanation of the benefits of automating cash management with electronic funds transfers and online banking concludes this chapter.

# Personal Finance Keown Chapter Solution Manual

**L Cohen**



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