

FINANCIAL PLANNING WARREN MCKEOWN

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THE SECOND EDITION OF FINANCIAL PLANNING ESSENTIALS DELIVERS CONCISE CONTEMPORARY RELEVANT AND CURRICULUM ALIGNED CONTENT CAREFULLY TAILORED TO FIRST YEAR UNDERGRADUATE STUDENTS STUDENTS WILL BE INSPIRED RATHER THAN SATURATED BY INFORMATION ON HOW TO ADVISE THEIR FUTURE CLIENTELE ABOUT INVESTMENT DECISIONS THROUGHOUT THEIR LIFETIME ENCOMPASSING THE ENTIRE SPECTRUM OF CLIENT WEALTH MANAGEMENT FROM WEALTH DEVELOPMENT AND PROTECTION TO EARLY INVESTMENTS SUPERANNUATION AND ESTATE PLANNING THIS EDITION EQUIPS STUDENTS WITH COMPREHENSIVE KNOWLEDGE AND SKILLS A KEY FOCUS IS ON INSTILLING STUDENTS WITH THE NECESSARY LANGUAGE AND COMMUNICATION TOOLS TO DELIVER MEANINGFUL GUIDANCE TO THEIR FUTURE CLIENTS THROUGH A SYSTEMATIC EXPLORATION OF FUNDAMENTAL CONCEPTS AND TECHNICAL COMPETENCIES FINANCIAL PLANNING ESSENTIALS 2ND EDITION PRIMES STUDENTS FOR SUCCESSFUL AND FULFILLING CAREERS IN FINANCIAL PLANNING THIS TEXT SERVES AS AN INDISPENSABLE GUIDE FOSTERING BOTH READINESS AND ENTHUSIASM AMONG ASPIRING FINANCIAL PLANNERS

FINANCIAL PLANNING HAS BEEN THOROUGHLY REVISED TO REFLECT THE LEGISLATIVE AND REGULATORY CHANGES THAT AFFECT THE AUSTRALIAN FINANCIAL PLANNING INDUSTRY THIS NEW EDITION CONSIDERS A NUMBER OF REFORMS INTRODUCED AS A CONSEQUENCE OF THE GLOBAL FINANCIAL CRISIS AND THE HENRY REVIEW ON TAXATION REFORM THE TEXT CONTINUES TO PRESENT A COMPREHENSIVE INTRODUCTION TO FINANCIAL PLANNING DECISIONS SERVICES AND PRODUCTS RISK MANAGEMENT AND THE IMPORTANCE OF LONG TERM STRATEGIC FINANCIAL PLANNING AND LIFE LONG MANAGEMENT THE TEXT IS THE NEW EDITION OF WHAT WAS PREVIOUSLY TITLED PERSONAL FINANCE WHICH HAS BEEN A MARKET LEADING TEXTBOOK IN THE AREA OF FINANCIAL PLANNING FOR 10 YEARS AS MORE AND MORE AUSTRALIANS LOOK TO FINANCIAL PLANNERS FOR INFORMATION AND GUIDANCE ON INVESTMENT OPPORTUNITIES AND SHORT TERM AND LONG TERM FINANCIAL PLANNING GOALS THIS NEW EDITION REFLECTS THE FINANCIAL PLANNING INDUSTRY NEED TO ENSURE THAT ITS MEMBERS ARE ACCREDITED AND COMPLY WITH INDUSTRY RECOGNISED PROFESSIONAL AND ETHICAL SKILLS

PERSONAL FINANCE 4TH EDITION HAS BEEN UPDATED TO REFLECT THE LEGISLATIVE AND REGULATORY CHANGES THAT EFFECT THE AUSTRALIAN FINANCIAL PLANNING INDUSTRY THE NEW EDITION CONTINUES TO PRESENT AN INTRODUCTION TO FINANCIAL PLANNING DECISIONS SERVICES AND PRODUCTS AND CONSIDERS THE IMPORTANCE OF LONG TERM STRATEGIC FINANCIAL PLANNING AND LIFE LONG MANAGEMENT THE TEXT HAS BEEN WRITTEN FOR A NON FINANCE AUDIENCE AND IS IDEAL FOR ANYONE WHO MAY BE UNDERTAKING A MAJOR STUDY IN PERSONAL

FINANCIAL PLANNING OR AS AN ELECTIVE SINCE THE PUBLICATION OF THE FIRST EDITION THIS TEXT HAS BECOME A MARKET LEADING TEXTBOOK IN THE AREA AS MORE AND MORE AUSTRALIANS LOOK TO FINANCIAL PLANNERS FOR INFORMATION AND GUIDANCE ON INVESTMENT OPPORTUNITIES TO ACHIEVE SHORT AND LONG TERM FINANCIAL GOALS THIS TEXT REFLECTS THE INDUSTRY'S NEED TO ENSURE ITS MEMBERS ARE ACCREDITED AND OFFERING PROFESSIONAL AND ETHICAL ADVICE FEATURES NEW CHAPTER 8 INVESTING IN PROPERTY CHAPTERS ON FINANCIAL PLANNING CH 01 PROFESSION CH 02 AND SKILLS CH 03 HAVE BEEN RESTRUCTURED THEORETICAL CONTENT IS LINKED TO PROFESSIONAL PRACTICE AND INDUSTRY EXAMPLES ACCESSIBLE EASY TO READ STYLE MAKES IT IDEAL FOR NON BUSINESS STUDENTS UPDATED IN ACCORDANCE WITH THE FINANCIAL SERVICES REFORM ACT PERSONAL FINANCE BULLETIN PROFESSIONAL ADVICE AND INDUSTRY INSIGHT VIGNETTES HIGHLIGHT PROFESSIONAL ISSUES RELEVANT FINANCIAL SERVICES AND PRODUCTS AND NEW TRENDS THESE CHAPTER VIGNETTES ALSO ESTABLISH THE IMPORTANCE OF MAKING SOUND PROFESSIONAL JUDGEMENTS THE END OF CHAPTER CASE STUDIES HIGHLIGHT A PROFESSIONAL ISSUE THAT REQUIRES IN DEPTH ANALYSIS AND CRITICAL THINKING ABOUT THE AUTHORS DIANA BEAL WAS AN ASSOCIATE PROFESSOR IN FINANCE AT THE UNIVERSITY OF SOUTHERN QUEENSLAND USQ WHERE SHE TAUGHT COURSES IN BUSINESS FINANCE PERSONAL FINANCE APPLIED MICROECONOMICS MACROECONOMICS FINANCIAL MARKETS AND FINANCIAL INSTITUTIONS MANAGEMENT HER INITIAL TRAINING WAS AS AN ECONOMIST AND SHE WORKED FOR THE GOVERNMENT BOTH FEDERAL AND STATE FOR EIGHT YEARS AFTER JOINING USQ IN 1988 DIANA COMPLETED A MASTERS DEGREE AND A PHD IN ECONOMICS SHE ALSO HAS A COMMERCE DEGREE DIANA HAS ALWAYS HAD AN INTEREST IN BOTH BUSINESS AND PERSONAL FINANCE AND HAS TRADED PROPERTY SHARES COLLECTIBLES FOREX AND OPTIONS IN ADDITION SHE RAN HER OWN BUSINESS FOR 15 YEARS WARREN MCKEOWN WAS THE SENIOR LECTURER AND COURSE DIRECTOR OF FINANCIAL PLANNING AT RMIT UNIVERSITY FOR 11 YEARS WHERE HE DEVISED AND TAUGHT THE RANGE OF FINANCIAL PLANNING SUBJECTS IN THE UNDERGRADUATE FINANCIAL PLANNING DEGREE PROGRAM AND ALSO SUBJECTS IN THE MASTERS OF FINANCIAL PLANNING PROGRAM HE IS CURRENTLY A TEACHING FELLOW IN FINANCIAL ACCOUNTING AT THE UNIVERSITY OF MELBOURNE HE HAS DEGREES IN ECONOMICS AND EDUCATION AND A MASTER'S DEGREE BY RESEARCH HE HAS 19 YEARS EXPERIENCE IN FINANCIAL PLANNING AS A CHARTERED ACCOUNTANT FINANCIAL PLANNING SPECIALIST AND AS A CERTIFIED FINANCIAL PLANNER WARREN PRESENTS WORKSHOPS ON FINANCIAL PLANNING AND IS THE CHAIR OF THE ADVISORY PANEL OF THE PERSONAL FINANCIAL PLANNING AND SUPERANNUATION SEGMENT OF THE CPA PROGRAM HE IS ALSO A PANEL MEMBER OF THE FINANCIAL INDUSTRY COMPLAINTS SERVICE AND A SUBJECT EXPERT FOR THE ETHICS PROFESSIONALISM AND COMPLIANCE MODULE OF THE FPA'S CFP PROGRAM

PERSONAL FINANCE 3RD EDITION HAS BEEN UPDATED TO REFLECT THE LEGISLATIVE AND REGULATORY CHANGES THAT EFFECT THE AUSTRALIAN FINANCIAL PLANNING INDUSTRY THIS NEW EDITION CONTINUES TO PRESENT AN INTRODUCTION TO FINANCIAL PLANNING DECISIONS SERVICES AND PRODUCTS AND CONSIDERS THE IMPORTANCE OF LONG TERM STRATEGIC FINANCIAL PLANNING AND LIFE LONG MANAGEMENT THE TEXT HAS BEEN WRITTEN FOR A NON FINANCE AUDIENCE AND IS IDEAL FOR ANYONE WHO MAY BE UNDERTAKING A MAJOR STUDY IN PERSONAL FINANCIAL PLANNING OR AS AN ELECTIVE SINCE THE PUBLICATION OF THE FIRST EDITION THIS TEXT HAS BECOME A MARKET LEADING TEXTBOOK IN THE AREA AS MORE AND MORE AUSTRALIANS LOOK TO FINANCIAL PLANNERS FOR INFORMATION AND GUIDANCE ON INVESTMENT OPPORTUNITIES AND SHORT TERM AND LONG TERM FINANCIAL PLANNING GOALS THIS NEW EDITION REFLECTS THE FINANCIAL PLANNING INDUSTRY NEED TO ENSURE THAT ITS MEMBERS ARE ACCREDITED OFFERING PROFESSIONAL AND ETHICAL ADVICE FEATURES THE THEORETICAL COVERAGE IS LINKED TO PROFESSIONAL PRACTICE AND INDUSTRY EXAMPLES THE ACCESSIBLE EASY TO READ STYLE MAKES IT IDEAL FOR NON BUSINESS STUDENTS UPDATED IN ACCORDANCE WITH THE FINANCIAL SERVICES REFORM ACT PERSONAL FINANCE BULLETIN PROFESSIONAL ADVICE AND INDUSTRY INSIGHT VIGNETTES HIGHLIGHT PROFESSIONAL ISSUES RELEVANT FINANCIAL SERVICES AND PRODUCTS AND NEW TRENDS THESE CHAPTER VIGNETTES ALSO ESTABLISH THE IMPORTANCE OF MAKING SOUND PROFESSIONAL JUDGEMENTS THE END OF CHAPTER CASE STUDIES HIGHLIGHT A PROFESSIONAL ISSUE THAT REQUIRES IN DEPTH ANALYSIS AND CRITICAL THINKING

FINANCIAL PLANNING 2ND UPDATE EDITION HAS BEEN DESIGNED TO EQUIP STUDENTS OF HIGHER EDUCATION INSTITUTIONS WITH THE KNOWLEDGE CONCEPTS AND APPLICATION REQUIRED TO SUCCESSFULLY ENTER THE EXCITING PROFESSION OF FINANCIAL PLANNING

FINANCIAL PLANNING 2ND EDITION HAS BEEN THOROUGHLY REVISED TO REFLECT THE CHANGING LEGISLATIVE AND PROFESSIONAL REGULATIONS AFFECTING THE AUSTRALIAN FINANCIAL PLANNING INDUSTRY AS WELL AS CAPTURE THE LATEST DEVELOPMENTS IN TEACHING AND LEARNING DESIGN THROUGHOUT THIS EDITION A SIGNIFICANT AMOUNT OF WORK HAS BEEN UNDERTAKEN TO INTEGRATE THE FUTURE OF FINANCIAL ADVICE FOFA REFORMS ACROSS THE TITLE THE FOFA REFORMS HAD THEIR GENESIS IN A STRING OF HIGH PROFILE COLLAPSES THAT INCLUDED STORM FINANCIAL WESTPOINT AND OPES PRIME WHICH IN TURN LED TO A LACK OF TRUST AND CONFIDENCE IN THE FINANCIAL PLANNING SECTOR THIS EDITION ALSO INCLUDES A NEW CHAPTER ON SELF MANAGED SUPERANNUATION FUNDS THIS IS THE FASTEST GROWING SECTOR OF THE FAST GROWING TRILLION

DOLLAR PLUS SUPERANNUATION INDUSTRY AND THE NEW CHAPTER PROVIDES STUDENTS WITH A CLEAR CONTEXT AND UNDERSTANDING OF ITS WIDE REACHING IMPACT THE AUTHORS HAVE FURTHER BUILT ON THE TITLE S REPUTATION FOR PRESENTING A COMPREHENSIVE INTRODUCTION TO FINANCIAL PLANNING DECISIONS SERVICES AND PRODUCTS RISK MANAGEMENT AND THE IMPORTANCE OF LONG TERM STRATEGIC FINANCIAL PLANNING AND LIFELONG MANAGEMENT IN THIS 2ND EDITION THERE IS AN INCREASED FOCUS ON LEARNING AND UNDERSTANDING THROUGH THE USE OF PRACTICAL CASE STUDIES TO ILLUSTRATE CONCEPTS AS MORE AND MORE AUSTRALIANS LOOK TO FINANCIAL PLANNERS FOR INFORMATION AND GUIDANCE ON INVESTMENT OPPORTUNITIES AND BOTH SHORT TERM AND LONG TERM FINANCIAL PLANNING GOALS THIS NEW EDITION REFLECTS THE FINANCIAL PLANNING INDUSTRY S NEED TO ENSURE THAT IT S MEMBERS ARE ACCREDITED AND COMPLY WITH THE INDUSTRY RECOGNISED PROFESSIONAL AND ETHICAL STANDARDS THE FINANCIAL PLANNING PROFESSION IS EXPECTING SIGNIFICANT GROWTH OVER THE NEXT FEW YEARS AND ACCORDINGLY AN INCREASING NUMBER OF GRADUATES WILL AIM TO BUILD A PROFESSIONAL CAREER AROUND ASSISTING OTHERS TO ACHIEVE THEIR FINANCIAL GOALS AND OBJECTIVES FINANCIAL PLANNING 2ND EDITION HAS BEEN DESIGNED TO EQUIP STUDENTS OF HIGHER EDUCATION INSTITUTIONS WITH THE KNOWLEDGE CONCEPTS AND SKILLS REQUIRED TO SUCCESSFULLY ENTER THE EXCITING PROFESSION OF FINANCIAL PLANNING

THROUGHOUT THE WORLD THE THREAT OF CLIMATE CHANGE IS PRESSING GOVERNMENTS TO ACCELERATE THE DEPLOYMENT OF TECHNOLOGIES TO GENERATE LOW CARBON ELECTRICITY OR HEAT BUT THIS IS FREQUENTLY LEADING TO CONTROVERSY AS ENERGY AND PLANNING POLICIES ARE REVISED TO SUPPORT NEW ENERGY SOURCES OR TECHNOLOGIES E G OFFSHORE WIND TIDAL BIOENERGY OR HYDROGEN ENERGY AND COMMUNITIES FACE THE PROSPECT OF UNFAMILIAR OFTEN LARGE SCALE ENERGY TECHNOLOGIES BEING SITED NEAR TO THEIR HOMES POLICY MAKERS IN MANY COUNTRIES FACE TENSIONS BETWEEN STREAMLINING PLANNING PROCEDURES ENGAGING WITH DIVERSE PUBLICS TO ADDRESS WHAT IS COMMONLY CONCEIVED AS NIMBY NOT IN MY BACK YARD OPPOSITION AND THE NEED TO MAINTAIN DEMOCRATIC PARTICIPATORY VALUES IN PLANNING SYSTEMS THIS VOLUME PROVIDES A TIMELY INTERNATIONAL REVIEW OF RESEARCH ON PUBLIC ENGAGEMENT IN CONTEXTS OF DIVERSE INNOVATIVE ENERGY TECHNOLOGIES PUBLIC ENGAGEMENT IS CONCEIVED BROADLY AS THE INTERACTION BETWEEN HOW DEVELOPERS AND OTHER KEY ACTORS ENGAGE WITH PUBLICS ABOUT ENERGY TECHNOLOGIES INCLUDING ASSUMPTIONS HELD ABOUT THE METHODS USED SUCH AS THE PROVISION OF FINANCIAL BENEFITS OR THE HOLDING OF DELIBERATIVE EVENTS AND HOW INDIVIDUALS AND GROUPS ENGAGE WITH ENERGY POLICIES AND PROJECTS INCLUDING INDIRECTLY THROUGH THE MEDIA AND DIRECTLY THROUGH EMOTIONAL AND BEHAVIOURAL RESPONSES THE BOOK S CONTRIBUTORS ARE LEADING EXPERTS IN THE UK EUROPE NORTH AND SOUTH AMERICA AND AUSTRALIA DRAWN FROM A VARIETY OF RELEVANT SOCIAL SCIENCE DISCIPLINARY PERSPECTIVES THE BOOK MAKES A SIGNIFICANT CONTRIBUTION TO OUR EXISTING KNOWLEDGE AS WELL AS PROVIDING INTERESTED PROFESSIONALS POLICYMAKERS AND MEMBERS OF THE PUBLIC WITH A TIMELY OVERVIEW OF THE CRITICAL ISSUES INVOLVED IN PUBLIC ENGAGEMENT WITH LOW CARBON ENERGY TECHNOLOGIES

PERSONAL FINANCE INTRODUCES BUSINESS AND NON BUSINESS STUDENTS TO THE AUSTRALIAN FINANCIAL PLANNING INDUSTRY THE TEXT DETAILS THE DIVERSITY OF FINANCIAL SERVICES AND PRODUCTS AVAILABLE AND CONSIDERS THE IMPORTANCE OF STRATEGIC PLANNING AND MANAGEMENT IT IS THE FIRST AUSTRALIAN TEXT TO DISCUSS THE REGULATORY ENVIRONMENT ASSIGNED TO THE PERSONAL FINANCIAL PLANNING INDUSTRY PERSONAL FINANCIAL PLANNING IN AUSTRALIA IS A GROWTH INDUSTRY AS MORE AND MORE AUSTRALIANS LOOK TO FINANCIAL PLANNERS FOR INFORMATION AND GUIDANCE ON INVESTMENT OPPORTUNITIES AND SHORT TERM AND LONG TERM FINANCIAL PLANNING GOALS THE PERSONAL FINANCIAL PLANNING INDUSTRY NEEDS TO ENSURE THAT IT OFFERS PROFESSIONAL ETHICAL AND WELL INFORMED SERVICES AND ADVICE

FOUNDED IN 1963 DARTINGTON SOCIAL RESEARCH UNIT CONDUCTS SCIENTIFIC RESEARCH INTO CHILD DEVELOPMENT WITHIN THE CONTEXT OF CHILDREN S SERVICES WITH A VIEW TO INFORMING INTERVENTIONS FOR CHILDREN IN NEED ORIGINATING FROM A FESTSCHRIFT TO CELEBRATE THE WORK OF ROGER BULLOCK ONE OF DARTINGTON S FIRST RESEARCHERS AND A FELLOW OF THE CENTRE FOR SOCIAL POLICY THIS BOOK FROM A PRESTIGIOUS AUTHOR TEAM EXAMINES DEVELOPMENTS IN CHILDREN S SERVICES OVER THE PAST FORTY YEARS PROVIDING A CONTEXT FOR FUTURE POLICY MAKING TEN KEY AREAS ARE COVERED INCLUDING FOSTER CARE AND FAMILY SUPPORT WHILE TWO OVERVIEW CHAPTERS EXPLORE 40 YEARS OF SOCIAL RESEARCH AND GAPS IN THE KNOWLEDGE AND FUTURE CHALLENGES

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