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The Oxford Handbook of State and Local Government Finance Robert D. Ebel, John E. Petersen, 2012-03-21 State and local government fiscal systems have increasingly become vulnerable to economic changes Over the past three decades state and local deficits during economic recession have been larger and deeper each time The impact of the Great Recession and its aftermath of feeble growth and lingering high unemployment has been dramatic both in scope and intensity Before the crisis long term structural deficits were persistent for both individual governments and the entire sector as spending plans and patterns outpaced governments revenue generating capacity The revenue systems of these governments eroded while the workloads and scope on the expenditure side of the state and local system budget continued to grow This handbook evaluates the persistent problems in the fiscal systems of state and local governments and what can be done to solve them It contains 35 chapters authored by 60 practitioners and academics who are renowned scholars in state and local finance Each chapter provides a description of the discipline area examines major developments in policy practices and research and opines on future prospects The chapters

are divided into four sections Section I is a systematic discussion of the institutional economic and political framework that provides a background for understanding the structure and financial performance of the state and local sector The chapters in Section II provide an overview of the various components of state and local revenue systems and how they reacted to the Great Recession They analyze the diverse forms of taxes and charges in detail prescribe remedies and alternatives and examine the implications for future revenue performance Chapters in Section III turn to spending borrowing and financial management in the state and local sector The focus is on the big six service delivery sectors education health care human services transportation pensions and housing Section IV is a set of chapters that look ahead and speculate about how the state and local government sector's money raising spending and service delivery structures will adjust to the new circumstances

Bonds Hildy Richelson, Stan Richelson, 2010-05-25 In *Bonds The Unbeaten Path to Secure Investment Growth* Hildy and Stan Richelson expose the myth of stocks superior investment returns and propose an all bond portfolio as a sure footed strategy that can ensure results The book is designed to educate novice and sophisticated investors alike and serve as a tool for financial advisers as well It explains why bonds can be the right choice and how to use them to achieve financial goals It presents a broad spectrum of bond investment options describes how to purchase bonds at the best prices and most important shows how to make money with bonds The bond strategies presented in this book are used by the wealthiest investors and financial advisers to maximize the return on their portfolios while providing security of principal These strategies can help you determine how to use bonds in your portfolio and take control of your financial destiny You'll be playing it smart while playing it safe Silver Medal Winner Axiom Business Book Awards 2008 Silver Medal Winner Independent Publishers Book Award IPPYs 2008 Silver Medal Winner Advertising Marketing PR Event Planning Category Axiom Business Book Awards 2008 [Get a Financial Life](#) Beth Kobliner, 2009-03-17 The bestselling book that the New York Times hailed as a highly readable and substantial guide to the grown up realms of money and business *Get a Financial Life* is a must read for anyone in their twenties and thirties or beyond who wants to understand the basics of personal finance If you've been meaning to get your finances in shape but have no idea where to start this is your playbook *Get a Financial Life* busts open the system teaching tricks for becoming master of your own money universe No matter what's happening in the economy all the guidance you need is right here You'll learn how to Pay off your credit cards and student loans and live debt free Start saving even if you're living paycheck to paycheck Take advantage of the latest tax rules and save a bundle Find smart investments while still supporting socially responsible companies Come up with a down payment and buy a home even in a tough economy Afford grad school Protect yourself from identity theft And you'll discover why a 401 k is your best friend in boom times and even if the market is tanking From tracking your spending to finding deals on insurance to navigating the new world of homebuying this easy to understand comprehensive guide provides an up to date road map of the world of personal finance Whether you earn 30 000 or 300 000 are single or married are drowning in debt or just looking for ways to

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Governing States and Localities Kevin B. Smith, Alan Greenblatt, 2021-10-08 Winner of the 2022 Textbook Academic Authors Association's The McGuffey Longevity Award From the implications of Donald Trump's presidency on intergovernmental relations to the COVID-19 pandemic's impact on state-federal relations the Eighth Edition of *Governing States and Localities* introduces students to the most recent challenges, developments, and political changes impacting state and local politics. Employing a comparative approach, bestselling authors Kevin B. Smith and Alan Greenblatt illustrate the similarities and differences in the way state and local governments operate to show students the real-world application of policy and politics. Following a crisp journalistic style with magazine-quality graphics and top ten takeaways per chapter that keep students engaged, this edition provides a comprehensive introduction to state and local governments that is easily accessible to undergraduates in a variety of majors. Digital Option Courseware SAGE Vantage is an intuitive digital platform that delivers this text's content and course materials in a learning experience that offers auto-graded assignments and interactive multimedia tools all carefully designed to ignite student engagement and drive critical thinking. Built with you and your students in mind, it offers simple course set-up and enables students to better prepare for class. Assignable Video with Assessment Assignable video available with SAGE Vantage is tied to learning objectives and curated exclusively for this text to bring concepts to life. LMS Cartridge Import this title's instructor resources into your school's learning management system LMS and save time. Don't use an LMS? You can still access all of the same online resources for this title via the password-protected Instructor Resource Site.

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