



# **The Necessity of Finance: An Overview of the Science of Management of Wealth for an Individual, a Group, or an Organization**

*Anthony M. Criniti IV*

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The Necessity of Finance: An Overview of the Science of Management of Wealth for an Individual, a Group, or an Organization provides a comprehensive, concise orientation for those seeking an understandable presentation of the complex nature of finance. Using everyday terms and readily grasped concepts, Dr. Anthony M. Criniti IV, a former financial consultant and current university-level finance professor, sets out to detail the necessity of finance; to clarify the definition, purpose, and goals of both finance and economics; to explore financial concepts in a straightforward manner; and to stimulate interest and understanding that will lead to ongoing investigation. Finance, although highly interrelated with many subjects, is a separate field of study often confused with other areas, most notably economics. With world wealth accumulating to its highest point in history, the necessity to understand this subject on its own terms is crucial. The Necessity of Finance highlights the need to engage with finance as a separate science, clears up the confusion with related subjects, and coins the word "financialists" to identify the scientists in this dynamic field. Equipping the beginner to intermediate level financial student with vital information and a clear approach for continued study, its unique perspective will also be of value to the advanced student and the practitioner. Topics include: What is the difference between money and wealth? What is risk and return? What kinds of investments exist? What are the different techniques for selecting investments? What role does ethics play in finance? While The Necessity of Finance does not replace required textbooks, it is an indispensable supplemental learning tool that may clarify expectations of future financial journeys, whether in a university or in the marketplace. In this extremely useful overview, Dr. Criniti demonstrates that finance is a very promising science that will benefit those who commit themselves to its study and practice.

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**Jorge Moukel says**

It helped me understand the basics of finance in a very academic way.

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