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Research paper from the year 2003 in the subject Business economics - Investment and Finance, grade: 1, Pforzheim University, language: English, abstract: With the European economic and monetary union and the introduction of the Euro, a further step in the globalisation of the markets was made. This means more and more growing stress of competition for nearly every company, because trade and entrance barriers have been eliminated. On the other side, this also offers more chances for growth and extending the business. Both aspects of course have one in common: capital requirements and especially staying liquid. In critical economic situations it is more than ever important to stay liquid (having enough possibilities to cover the short-term possibilities). That's the task of financing and planning the finances. There are two main sources of assessing capital: equity financing and outside or credit capital. It should be a strategic and well calculated decision, what the capital structure of a company should look like. The ?leverage effect? plays an important role in this context. But it is often

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not easy to create this structure like it is wished.

There are many factors which influence the ?price? and the efforts for getting liquidity out of certain capital sources. One big example therefore is the ?Basle 2? decision, which makes it more exertive for companies to gain loans of banks. This can also mean worse conditions of the loans. These circumstances make it inescapable to seek better alternatives ? like for example getting equity. Not only because of tougher times for gaining credit capital, but also because of the continuous intensification of competition, has equity financing become more and more important. One cause for that is the long-term oriented affiliation of equity capital to the firm. There are nor-mally no ?stressing? dates when it has to be paid back like is the case with loans from a bank. This elaboration will give a brief overview about the topic of equity financing. The most impor-tant and common possibilities will be presented and evaluated. But we will also have a look at some special forms and more or less unknown facts about this topic.

Negotiate a great price Find your best mortgage Discover applications and checklists online Get the Best Deal on Your New Home! When it comes to buying a home, it's hard to know where to begin. You want to buy at a fair price at the right time—not always easy in a fast-changing market. The updated Home Buying Kit has all you need: strategies to

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secure the optimal deal, the ins and outs of home financing, how to evaluate rent vs. buy, and the latest on regulations around mortgage interest and property tax. Whether a first-time buyer or veteran homeowner, this book will help you make the smart decisions that move you into your dream home in no time! Inside... Get your finances in order Improve your credit score Choose the right mortgage Build your real estate team Maximize your financial health Inspect and protect your home Understand and minimize closing costs

Imagine a school with a diverse student body where everyone feels safe and valued, and all—regardless of race, culture, home language, sexual orientation, gender identity, academic history, and individual challenges—have the opportunity to succeed with interesting classes, projects, and activities. In this school, teachers notice and meet individual instructional needs and foster a harmonious and supportive environment. All students feel empowered to learn, to grow, and to pursue their dreams. This is the school every student needs and deserves. In *Building Equity*, Dominique Smith, Nancy Frey, Ian Pumpian, and Douglas Fisher, colleagues at San Diego's innovative Health Sciences High & Middle College, introduce the Building Equity Taxonomy, a new model to clarify the structural and interpersonal components of an equitable and excellent schooling experience, and

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the Building Equity Review and Audit, survey-based tools to help school and teacher leaders uncover equity-related issues and organize their efforts to achieve • Physical integration • Social-emotional engagement • Opportunity to learn • Instructional excellence • Engaged and inspired learners Built on the authors' own experiences and those of hundreds of educators throughout the United States, this book is filled with examples of policy initiatives and practices that support high-quality, inclusive learning experiences and deliver education that meets critical standards of equality and equity. In the United States, some populations suffer from far greater disparities in health than others. Those disparities are caused not only by fundamental differences in health status across segments of the population, but also because of inequities in factors that impact health status, so-called determinants of health. Only part of an individual's health status depends on his or her behavior and choice; community-wide problems like poverty, unemployment, poor education, inadequate housing, poor public transportation, interpersonal violence, and decaying neighborhoods also contribute to health inequities, as well as the historic and ongoing interplay of structures, policies, and norms that shape lives. When these factors are not optimal in a community, it does not mean they are intractable: such inequities can be mitigated by social policies

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that can shape health in powerful ways.

Communities in Action: Pathways to Health Equity seeks to delineate the causes of and the solutions to health inequities in the United States. This report focuses on what communities can do to promote health equity, what actions are needed by the many and varied stakeholders that are part of communities or support them, as well as the root causes and structural barriers that need to be overcome.

Equity in Science informs the movement for inclusion in science through case studies of scientists working to reduce inequities in courses, departments, and disciplines. Tagline: People are not particles.

Creating equity in science has a science all its own. Explains the concept of equity sharing, discusses its advantages and disadvantages, and shows how to arrange a shared-equity financing agreement.

A fast and engaging read, Equity helps leaders create more inclusive organizations using human-centered design and behavior change principles. Even the most passionate advocates for diversity, equity, and inclusion have been known to treat equity as the middle child—the concept they skip over to get to the warm, fuzzy feelings of inclusion. But Minal Bopaiah shows throughout this book that equity is critical if organizations really want to leverage differences for greater impact. Equity allows leaders to create organizations where employees can contribute their unique strengths and

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collaborate better with peers. Bopariah explains how leaders can effectively raise awareness of systemic bias and craft new policies that lead to better outcomes and lasting behavioral changes. This book is rich in real-world examples, such as managing partners at a consulting firm who learn to retell their personal stories of success by crediting their systemic advantages and news managers at NPR who redesign their processes to support greater diversity among news sources. This slender book expands DEI past human resources initiatives and shows how leaders can embed equity into core business functions like marketing and communications. Filled with humor, heart, and pragmatism, *Equity* is a guidebook for change, answering the question of how that so many leaders are asking today.

From New York Times bestselling author and nationally syndicated talk radio host Dave Ramsey comes the secret to how he grew a multimillion dollar company from a card table in his living room. If you're at all responsible for your company's success, you can't just be a hard-charging entrepreneur or a motivating, encouraging leader. You have to be both! Dave Ramsey, America's trusted voice on money and business, reveals the keys that grew his company from a one-man show to a multimillion-dollar business—with no debt, low turnover, and a company culture that earns it the

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"Best Place to Work" award year after year. This book presents Dave's playbook for creating work that matters; building an incredible group of passionate, empowered team members; and winning the race with steady momentum that will roll over any obstacle. Regardless of your business goals, you'll discover that anyone can lead any venture to unbelievable growth and prosperity through Dave's common sense, counterculture, EntreLeadership principles!

This book will reveal to you everything you need to know before applying for a Home Equity Loan. It is must-know must-do information; ignore it at your own perils. This is a complete guide to Home Equity Loans. Once you read this book you'll know exactly how to locate the most cost effective Home Equity Loan and how to get a quick approval. Here's what you'll discover: \* The Single Most Critical Factor in Getting the Best Home Equity Deal \* How To Choose a Home Equity Loan That Best Suits Your Needs \* What Are the Costs of a Home Equity Loan \* How Will You Repay Your Home Equity Loan \* The Difference Between a Home Equity Loan and a Second Mortgage \* What are Lenders Required by Law to Disclose to You \* What Should You Do In Case the Lender Freezes or Reduces Your Line of Credit \* Home Equity Loan Application Checklist \* All these and much much more You owe it to yourself and to your family to acquire this essential

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Faculty and staff in higher education are looking for ways to address the deep inequity and systemic racism that pervade our colleges and universities. Pedagogical partnership can be a powerful tool to enhance equity, inclusion, and justice in our classrooms and curricula. These partnerships create opportunities for students from underrepresented and equity-seeking groups to collaborate with faculty and staff to revise and reinvent pedagogies, assessments, and course designs, positioning equity and justice as core educational aims. When students have a seat at the table, previously unheard voices are amplified, and diversity and difference introduce essential perspectives that are too often overlooked. In particular, the book contributes to the literature on pedagogical partnership and equity in education by integrating theory, synthesizing research, and providing concrete examples of the ways partnership can contribute to more equitable educational systems. At the same time, the authors acknowledge that partnership can only realize its full potential to redress harms and promote equity and justice when thoughtfully enacted. This book is a resource that will inspire and challenge a wide variety of higher education faculty and staff and contribute to advancing both practice and research on the potential of student-faculty pedagogical partnerships. Presenting a conceptual framework for

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understanding the various epistemological, affective, and ontological harms that face students from equity-seeking groups in postsecondary education, Promoting Equity and Justice Through Pedagogical Partnership applies this conceptual framework to current literature in partnerships, highlighting the promise of partnership as the way to redress these harms. The authors ground both the conceptual framework and the literature review by offering two case studies of pedagogical partnership in practice. They then explore the complexities raised by their framework, including the conditions under which partnerships themselves may risk reproducing epistemic, affective, or ontological harms. Applying the framework in this way allows them to propose strategies that make it more likely for these mediations to be successful. Finally, the authors focus on the future of pedagogical partnership and share their perspectives on new directions for inquiry and practice. After summarizing the overarching themes developed throughout the book, the authors leave the reader with a set of questions and recommendations for further inquiry and discussion. Your guardian angel has arrived Capital is the single most important factor to getting your venture off the ground, but finding it can be a challenge, particularly if you're running out of funding options. Suppose your venture is too small for institutional players. What do you do once you've exhausted your

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personal financial resources? Where do you go after banks, the leasing companies, the venture capital firms, have turned you down? What you need is an "angel"--a private investor with high net worth. Angel Financing--the only book of its kind--provides you with a road map to this valuable, little known, source of capital financing. Explains the structure of the direct private capital market Covers everything from the valuation process to writing an investor-oriented business plan

Slicing Pie outlines a simple process for making sure that the founders and early employees of a start-up company get their fair share of the equity. You will learn: How to value the time and resources an individual brings to the company relative to the contributions of others ; The right way to value intangible things like ideas and relationships ; What to do when a founder leaves your company ; How to handle equity when you have to fire someone. (4e de couv.).

While challenging the teacher as hero trope, We Got This shows how authentically listening to kids is the closest thing to a superpower that we have.

Cornelius identifies tools, attributes, and strategies that can augment our listening.

Excellence Through Equity is an inspiring look at how real-world educators are creating schools where all students are able to thrive. In these schools, educators understand that equity is not about

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treating all children the same. They are deeply committed to ensuring that each student receives what he or she individually needs to develop their full potential and succeed. To help educators with what can at times be a difficult and challenging journey, Blankstein and Noguera frame the book with five guiding principles of Courageous Leadership:

- Getting to your core
- Making organizational meaning
- Ensuring constancy and consistency of purpose
- Facing the facts and your fears
- Building sustainable relationships.

They further emphasize that the practices are grounded in three important areas of research that are too often disregarded: (1) child development, (2) neuroscience, and (3) environmental influences on child development and learning. You'll hear from Carol Corbett Burris, Michael Fullan, Marcus J. Newsome, Paul Reville, Susan Szachowicz, and other bold practitioners and visionary thinkers who share compelling and actionable ideas, strategies, and experiences for closing the achievement gap in your classrooms and school. Ensuring that all students receive an education that cultivates their talents and potential is in all our common interest. As Andy Hargreaves writes in the coda: "The opportunity for all Americans is to articulate and believe in an inspiring vision of educational change that is about what the next generation of America and Americans should become, not about a target or ranking that the nation

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should attain." From the Foreword by Archbishop Desmond Tutu: "Letting go of a system of winners and losers in favor of what is proposed in this book is a courageous leap forward that we all must take together. Let this bold, practical book be a guide; and may you travel into this new exciting vista, in which every child can succeed."

In this compelling book the author contends that social equity--specifically racial equity--is a nervous area of government. Over the course of history, this nervousness has stifled many individuals and organizations, thus leading to an inability to seriously advance the reduction of racial inequities in government. The author asserts that until this nervousness is effectively managed, public administration social equity efforts designed to reduce racial inequities cannot realize their full potential.

Before you take on the largest debt you'll ever have, you should have more - and better - information than you've ever had before. Whether you are a novice or an expert real estate investor this book provides the information you need to finally understand what lending channel, what loan product, and what price point truly fits your need. If you are an engineer looking to dig deeply into the nuts and bolts of how this works you will love the tools and analyses in this book. If you are more interested in just drilling in and getting quick answers, this book is an excellent

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reference guide with easy-to-find, high quality advice. In order to get the best mortgage possible you need to do five things very well: 1 - Decide whether you should even get a loan in the first place 2 - Choose the best lending channel for your needs 3 - Choose the best loan program for your needs 4 - Choose the best price point for your specific plans 5 - Lock your interest rate at the right time The Loan Guide provides a complete guide to doing all these things well. Finally, The Loan Guide covers how to manage your mortgage in order to keep as much money in your pocket over the course of your lifetime, how to interpret and avoid common marketing gimmicks, and how to use the Excel-based analytical tools used in examples throughout the book. Since 2008 all the rules of lending have changed. The Loan Guide, published in 2014, was written between 2008 and 2014 and updated as it was being written, to reflect the most current rules and guidelines possible. The Loan Guide is current, clear and complete, and you will find it answers exactly the questions you have, and many that you should have but don't know it.

The first real-world guide for training equity research analysts—from a Morgan Stanley veteran Addresses the dearth of practical training materials for research analysts in the U.S. and globally Valentine managed a department of 70 analysts and 100 associates at Morgan Stanley and developed new programs for

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over 500 employees around the globe He will promote the book through his company's extensive outreach capabilities

If you're seriously considering a career in private equity, you have to become familiar with how firms hire. With *Getting a Job in Private Equity*, you'll gain invaluable insights that will allow you to stay one step ahead of other individuals looking to secure a position in this field. Here, you'll discover what it takes to make it in PE from different entry points, what experience is needed to set yourself up for a position, and what can be done to improve your chances of landing one of these limited opportunities.

“How do we split up the equity ownership of our startup?” This guide provides a framework and process to help startup founders answer this common question. Equity ownership affects the culture and sense of wellbeing of a startup.

Founders typically sacrifice a great deal of other life opportunities to work on a startup effort. In exchange for that sacrifice, a founder wants to feel the ownership equation with any co-founders is fair. In detail, this Founder's Pocket Guide walks entrepreneurs through the following elements:

- Take The Founder Test to make sure everybody deserves founder status
- Review the case for splitting your founder equity into equal parts
- Use the Equity Split Scorecard as a fair method to allocate more equity to

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highly skilled cofounders • Solve common equity problems using founder vesting structures • Answer common equity split questions like IP and founder-investors Note that this guide does not go into how to use equity to attract employees or using equity to pay service providers, advisors, development companies, or other contractors. This guide focuses solely on the best practices of deciding the equity ownership split between the founders of a startup venture.

This book teaches investors how to negotiate with banks to buy properties at big discounts, creating windfall profits for the investor.

You Are About To Get A Full Glimpse Into The Inner World And Workings Of Private Equity To Use It As An Investor With Confidence Knowing Fully Well What You Are Getting Yourself Into! Of all the ways of raising capital, private equity is perhaps one of the least talked about methods. You will hear a lot about venture capital, debt financing and much more but most times, private equity is mentioned in passing as one of the ways of raising funds for a business.

Nobody talks about how to use private equity to raise money for businesses and nobody talks about how to venture into private equity as an investor. It seems like something that only big monied people can use. But that's not the case, ordinary people like you and I can invest in private equity firms and tidy returns on investment. That's not all; ordinary businesses (not

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just tech unicorns) are increasingly tapping into private equity funds to finance their growth and operations. Are wondering how to 'get in' into the world of private equity, whether as an investor or a business seeking private equity financing? Do you want to uncover the veil of secrecy that has clouded private equity funds for years so that you too can go all in and benefit from it? This book will help you to achieve just that by covering the A-Z of private equity so that even if you are a complete beginner, you have expert level understanding of the inner workings of private equity funds so that you can use that to your advantage. In it, you will learn: The basics of private equity, including what it is all about, the terms used in private equity, the different roles played by different people in a private equity fund, their rights etc. The fee structure and economics of PE or who earns what? How PE funds have evolved to become what they are today How private equity became an important part of fund portfolios How PE funds invest in minority investments, why sellers prefer minority stake, what PE buyers see in a minority stake etc. How to make minority deals to work like a charm How to tap into the power of growth equity effectively Buyouts in PE, including how they work, how to analyze risks, how to make the most of them, funding, various buyout approaches and more The interesting concept of secondaries, with respect to PE, including how to

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make the most of it How principal investors can up their game in private equity How private equity in a recession can catch the upside How and where to add digital to your private equity playbook And much more! Stop using "private equity" phrase without having a comprehensive understanding of it! Use this book to usher you into the knowledge of everything to do with private equity! Click Buy Now With 1-Click or Buy Now to get started!

When the numbers don't lie, this is your guide to doing what's right If your school is faced with a disproportionate rate of suspensions, gifted program enrollment, or special education referrals for students of color, this book shows how you can uncover the root causes and rally your staff to face the challenge head on. You will: Understand how bias creates barriers to the success of students of color Know what questions to ask and what data to analyze Create your own road map for becoming an equity-driven school, with staff activities, data collection forms, checklists, and progress monitoring tools

Examines systemic issues contributing to inequities in early childhood, with ways faculty, teachers, administrators, and policymakers can work to disrupt them.

Every book is written with a certain reader in mind, and this book is no different: You may have some investments, but you're looking to develop a full-

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scale investment plan.... You'd like to strengthen your portfolio.... You want to evaluate your investment advisor's advice.... You have a company-sponsored investment plan, like a 401(k), and you're looking to make some decisions or roll it over into a new plan.... If one or more of these descriptions sound familiar, you've come to the right place.

A practical guide for achieving equitable outcomes From Equity Talk to Equity Walk offers practical guidance on the design and application of campus change strategies for achieving equitable outcomes. Drawing from campus-based research projects sponsored by the Association of American Colleges and Universities and the Center for Urban Education at the University of Southern California, this invaluable resource provides real-world steps that reinforce primary elements for examining equity in student achievement, while challenging educators to specifically focus on racial equity as a critical lens for institutional and systemic change. Colleges and universities have placed greater emphasis on education equity in recent years. Acknowledging the changing realities and increasing demands placed on contemporary postsecondary education, this book meets educators where they are and offers an effective design framework for what it means to move beyond equity being a buzzword in higher education. Central concepts and key points are illustrated through campus examples. This indispensable guide presents academic administrators and staff with advice on building an equity-minded campus culture, aligning strategic priorities and institutional missions to advance equity, understanding equity-minded data analysis, developing campus strategies for making excellence inclusive, and moving from a first-generation equity educator to an equity-minded practitioner.

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From Equity Talk to Equity Walk: A Guide for Campus-Based Leadership and Practice is a vital wealth of information for college and university presidents and provosts, academic and student affairs professionals, faculty, and practitioners who seek to dismantle institutional barriers that stand in the way of achieving equity, specifically racial equity to achieve equitable outcomes in higher education.

The easing of controls on interest rates has led to higher interest rate volatility in India. Hence, there is a need to measure and monitor the interest rate exposure of Indian banks. Using publicly available information, this paper attempts to assess the interest rate risk carried by a sample of Indian banks in March 2002. We find evidence of substantial exposure to interest rates.

Private equity firms have long been at the center of public debates on the impact of the financial sector on Main Street companies. Are these firms financial innovators that save failing businesses or financial predators that bankrupt otherwise healthy companies and destroy jobs? The first comprehensive examination of this topic, *Private Equity at Work* provides a detailed yet accessible guide to this controversial business model. Economist Eileen Appelbaum and Professor Rosemary Batt carefully evaluate the evidence—including original case studies and interviews, legal documents, bankruptcy proceedings, media coverage, and existing academic scholarship—to demonstrate the effects of private equity on American businesses and workers. They document that while private equity firms have had positive effects on the operations and growth of small and mid-sized companies and in turning around failing companies, the interventions of private equity more often than not lead to significant negative consequences for many businesses and workers. Prior research on private equity has focused almost exclusively on the financial performance of private equity

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funds and the returns to their investors. Private Equity at Work provides a new roadmap to the largely hidden internal operations of these firms, showing how their business strategies disproportionately benefit the partners in private equity firms at the expense of other stakeholders and taxpayers. In the 1980s, leveraged buyouts by private equity firms saw high returns and were widely considered the solution to corporate wastefulness and mismanagement. And since 2000, nearly 11,500 companies—representing almost 8 million employees—have been purchased by private equity firms. As their role in the economy has increased, they have come under fire from labor unions and community advocates who argue that the proliferation of leveraged buyouts destroys jobs, causes wages to stagnate, saddles otherwise healthy companies with debt, and leads to subsidies from taxpayers. Appelbaum and Batt show that private equity firms' financial strategies are designed to extract maximum value from the companies they buy and sell, often to the detriment of those companies and their employees and suppliers. Their risky decisions include buying companies and extracting dividends by loading them with high levels of debt and selling assets. These actions often lead to financial distress and a disproportionate focus on cost-cutting, outsourcing, and wage and benefit losses for workers, especially if they are unionized. Because the law views private equity firms as investors rather than employers, private equity owners are not held accountable for their actions in ways that public corporations are. And their actions are not transparent because private equity owned companies are not regulated by the Securities and Exchange Commission. Thus, any debts or costs of bankruptcy incurred fall on businesses owned by private equity and their workers, not the private equity firms that govern them. For employees this often means loss of jobs, health and pension benefits,

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and retirement income. Appelbaum and Batt conclude with a set of policy recommendations intended to curb the negative effects of private equity while preserving its constructive role in the economy. These include policies to improve transparency and accountability, as well as changes that would reduce the excessive use of financial engineering strategies by firms. A groundbreaking analysis of a hotly contested business model, *Private Equity at Work* provides an unprecedented analysis of the little-understood inner workings of private equity and of the effects of leveraged buyouts on American companies and workers. This important new work will be a valuable resource for scholars, policymakers, and the informed public alike.

“Joe Feldman shows us how we can use grading to help students become the leaders of their own learning and lift the veil on how to succeed. . . . This must-have book will help teachers learn to implement improved, equity-focused grading for impact.” --Zaretta Hammond, Author of *Culturally Responsive Teaching & The Brain Crack* open the grading conversation Here at last—and none too soon—is a resource that delivers the research base, tools, and courage to tackle one of the most challenging and emotionally charged conversations in today’s schools: our inconsistent grading practices and the ways they can inadvertently perpetuate the achievement and opportunity gaps among our students. With *Grading for Equity*, Joe Feldman cuts to the core of the conversation, revealing how grading practices that are accurate, bias-resistant, and motivational will improve learning, minimize grade inflation, reduce failure rates, and become a lever for creating stronger teacher-student relationships and more caring classrooms. Essential reading for schoolwide and individual book study or for student advocates, *Grading for Equity* provides A critical historical backdrop, describing how our inherited system of grading was

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originally set up as a sorting mechanism to provide or deny opportunity, control students, and endorse a “fixed mindset” about students’ academic potential—practices that are still in place a century later A summary of the research on motivation and equitable teaching and learning, establishing a rock-solid foundation and a “true north” orientation toward equitable grading practices Specific grading practices that are more equitable, along with teacher examples, strategies to solve common hiccups and concerns, and evidence of effectiveness Reflection tools for facilitating individual or group engagement and understanding As Joe writes, “Grading practices are a mirror not just for students, but for us as their teachers.” Each one of us should start by asking, “What do my grading practices say about who I am and what I believe?” Then, let’s make the choice to do things differently . . . with Grading for Equity as a dog-eared reference.

Educators must both respond to the impact of trauma, and prevent trauma at school. Trauma-informed initiatives tend to focus on the challenging behaviors of students and ascribe them to circumstances that students are facing outside of school. This approach ignores the reality that inequity itself causes trauma, and that schools often heighten inequities when implementing trauma-informed practices that are not based in educational equity. In this fresh look at trauma-informed practice, Alex Shevrin Venet urges educators to shift equity to the center as they consider policies and professional development. Using a framework of six principles for equity-centered trauma-informed education, Venet offers practical action steps that teachers and school leaders can take from any starting point, using the resources and influence at their disposal to make shifts in practice, pedagogy, and policy. Overthrowing inequitable systems is a process, not an overnight change. But transformation is possible when

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educators work together, and teachers can do more than they realize from within their own classrooms.

Educational equity is more than an image. It is more than being able to watch a baseball game while standing on boxes. To frame it as such oversimplifies the complexities associated with this term. Educational equity should be defined as creating and/or eliminating policies, systems, and practices in schools that impact the experiences, outcomes, and access to resources for students from previously excluded groups. In *How to Achieve Educational Equity*, Dr. Fields shares his experiences and a framework to help us along our equity journey.

*How to Get an Equity Research Analyst Job A Guide to Starting a Career in Asset Management* Ecademy Press  
Were you taught that buying a home and paying it off as quickly as possible was the best way to handle real estate investment? That may have made sense in the conditions that existed years ago. It definitely doesn't make sense today. In *Stop Sitting on Your Assets*, Marian Snow, a financial analyst and underwriter at a mortgage banking firm, will show you how to safely leverage and compound assets you didn't realize you had. Stop thinking that a paying off your mortgage is the be-all and end-all of financial stability—equity in your home will earn you a zero rate of return. Instead, focus on building real wealth, locking in a secure retirement, and becoming your own bank. Snow's direct, practical, and timely strategies will walk you through making the most of your assets. You'll learn how to live comfortably yourself and leave a fortune to your heirs.

A how-to guide for assessing the impact of fiscal policy on inequality and poverty Inequality has emerged in recent years as a major topic of economic and political discussion, but it is often

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unclear whether governments can or should do something about it, and if so, what that something might be. This unique volume, edited by Nora Lustig, an equity expert at Tulane University, helps fill that void. Developed by the Commitment to Equity Institute at Tulane, the book examines both the theory and the practical methods for determining the impact of taxation and public spending on inequality and poverty. It provides a step-by-step guide for policymakers, economists, and social planners when analyzing whether fiscal policy has narrowed or widened inequality. The book also has user-written software for conducting a Commitment to Equity Assessment, along with several country studies of these assessments. In addition to serving as a manual, the book can be used as a stand-alone reference for those interested in the methods for assessing the impact on equity of fiscal policy. It also serves as a textbook for advanced undergraduate and graduate courses on public finance and income distribution.

Grounded in scholarship but written for busy institutional leaders, *Building Gender Equity in the Academy* is a handbook of actionable strategies for faculty and administrators working to improve the inclusion and visibility of women and others who are marginalized in the sciences and in academe more broadly.

What can planners do to restore equity to their craft?

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Drawing upon the perspectives of a diverse group of planning experts, *Advancing Equity Planning Now* places the concepts of fairness and equal access squarely in the center of planning research and practice. Editors Norman Krumholz and Kathryn Wertheim Hexter provide essential resources for city leaders and planners, as well as for students and others, interested in shaping the built environment for a more just world. *Advancing Equity Planning Now* remind us that equity has always been an integral consideration in the planning profession. The historic roots of that ethical commitment go back more than a century. Yet a trend of growing inequality in America, as well as other recent socio-economic changes that divide the wealthiest from the middle and working classes, challenge the notion that a rising economic tide lifts all boats. When planning becomes mere place-making for elites, urban and regional planners need to return to the fundamentals of their profession. Although they have not always done so, planners are well-positioned to advocate for greater equity in public policies that address the multiple objectives of urban planning including housing, transportation, economic development, and the removal of noxious land uses in neighborhoods. Thanks to generous funding from Cleveland State University, the ebook editions of this book are available as Open Access volumes from Cornell Open ([cornellopen.org](http://cornellopen.org)) and other

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This is the 2005 edition of the most popular book on employee stock options. It's a major revision from the previous edition, with new design, content and organization to make it even easier for employees to learn what they need to know about their equity compensation.

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