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Lawrence J. Gitman received his degrees from Purdue University, the University of Dayton, and the University of Cincinnati. He is currently a professor of finance at San Diego State University, and a prolific author with over forty published articles and several textbooks, including Principles of Managerial Finance, Twelfth Edition, and Principles of Managerial Finance, Brief, Fifth Edition.

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1. Balance sheet: also referred to as statement of financial condition, reports on a company's assets, liabilities and net equity as of a given point in time. 2. Income statement: also referred to as Profit or loss statement, reports on a company's results of operations over a period of time.

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