

Budgeting Basics and Beyond

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Budgeting Basics and Beyond

Fourth Edition

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*To Chung Shim, dedicated wife and mother;
Roberta M. Siegel, loving wife and colleague;
and Sylvia and Arnold Siegel, loving mother and brother*

Contents

| | |
|---|------|
| About the Authors | xi |
| Preface | xiii |
| Chapter 1: The What and Why of Budgeting: An Introduction | 1 |
| Chapter 2: Strategic Planning and Budgeting: Process, Preparation, and Control | 29 |
| Chapter 3: Administering the Budget: Reports, Analyses, and Evaluations | 45 |
| Chapter 4: Break-Even and Contribution Margin Analysis: Profit, Cost, and Volume Changes | 57 |
| Chapter 5: Profit Planning: Targeting and Reaching Achievable Goals | 79 |
| Chapter 6: Master Budget: Genesis of Financial Forecasting and Profit Planning | 95 |
| Chapter 7: Cost Behavior: Emphasis on Flexible Budgets | 119 |
| Chapter 8: Evaluating Performance: The Use of Variance Analysis | 131 |
| Chapter 9: Manufacturing Costs: Sales Forecasts and Realistic Budgets | 191 |
| Chapter 10: Marketing: Budgeting for Sales, Advertising, and Distribution | 203 |

| | |
|--|------------|
| Chapter 11: Research and Development: Budgets for a Long-Term Plan | 223 |
| Chapter 12: General and Administrative Costs: Budgets for Maximum Productivity | 237 |
| Chapter 13: Capital Expenditures: Assets to Be Bought, Sold, and Discarded | 243 |
| Chapter 14: Forecasting and Planning: Reducing Risk in Decision Making | 267 |
| Chapter 15: Moving Averages and Smoothing Techniques: Quantitative Forecasting | 277 |
| Chapter 16: Regression Analysis: Popular Sales Forecast System | 289 |
| Chapter 17: Cash Budgeting and Forecasting Cash Flow: Two Pragmatic Methods | 301 |
| Chapter 18: Financial Modeling: Tools for Budgeting and Profit Planning | 315 |
| Chapter 19: Using Software Packages and E-Budgeting: Computer-Based Models, Spreadsheets, and Web-Based Systems | 329 |
| Chapter 20: Capital Budgeting: Selecting the Optimum Long-Term Investment and Real Options | 351 |
| Chapter 21: Budgeting for Cost Management: Activity-Based Budgeting and Life-Cycle Budgeting | 393 |
| Chapter 22: Zero-Base Budgeting: Priority Budgeting for Best Resource Allocation | 411 |
| Chapter 23: Managers' Performance and Balanced Scorecard: Evaluation at the Division Level | 419 |
| Chapter 24: Budgeting for Service Organizations: Special Features | 453 |

| | |
|---|------------|
| Chapter 25: Budgeting for Nonprofit Organizations: Diverse Types | 463 |
| Chapter 26: Using Management Games for Executive Training | 487 |
| Appendix I: Future and Present Value Tables | 505 |
| Appendix II: Statistical Table | 511 |
| Glossary of Budgeting and Planning Terms | 513 |
| Index | 531 |

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