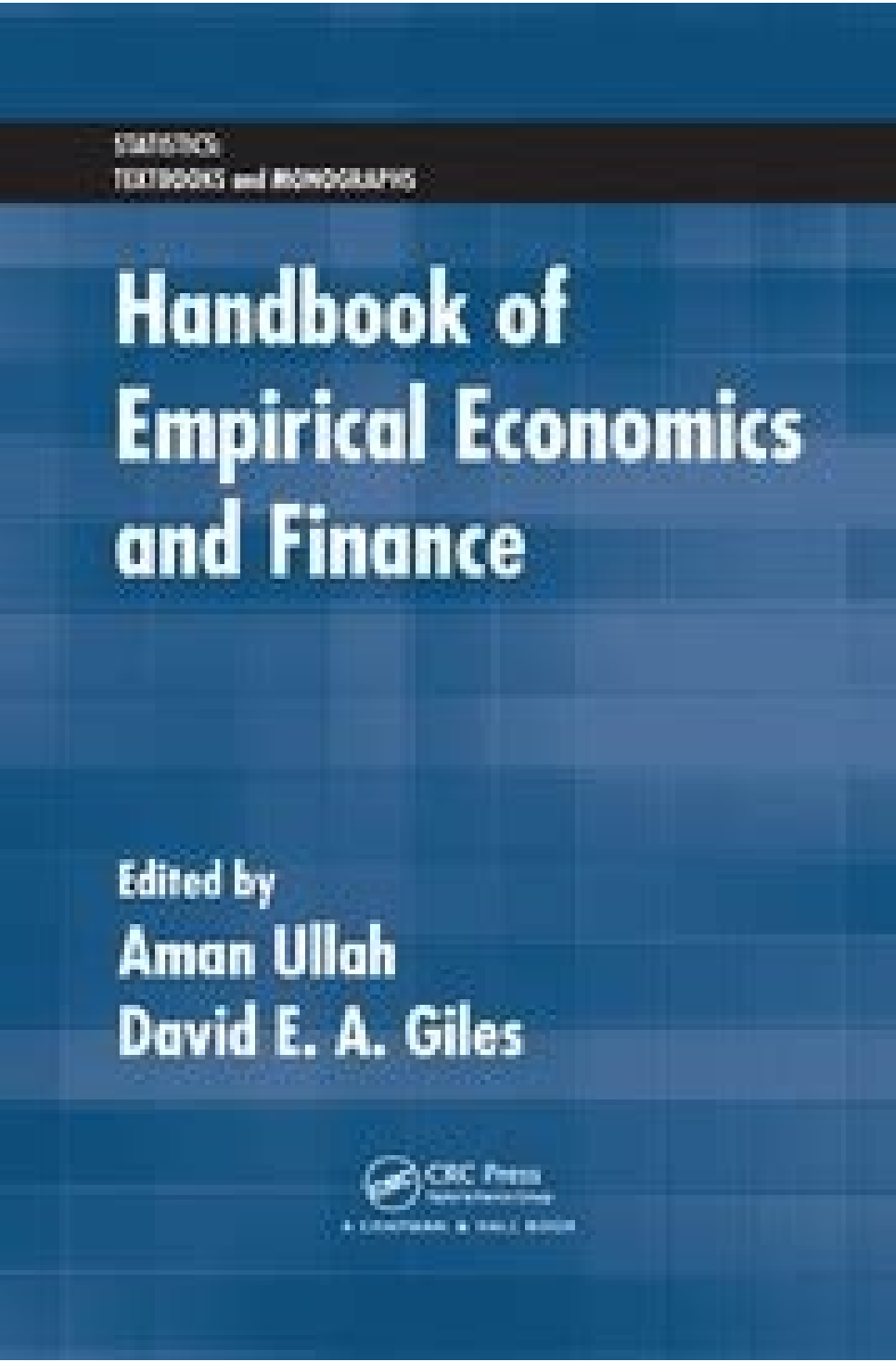
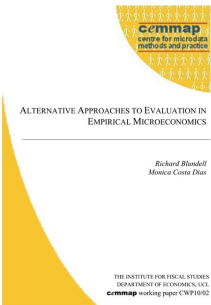



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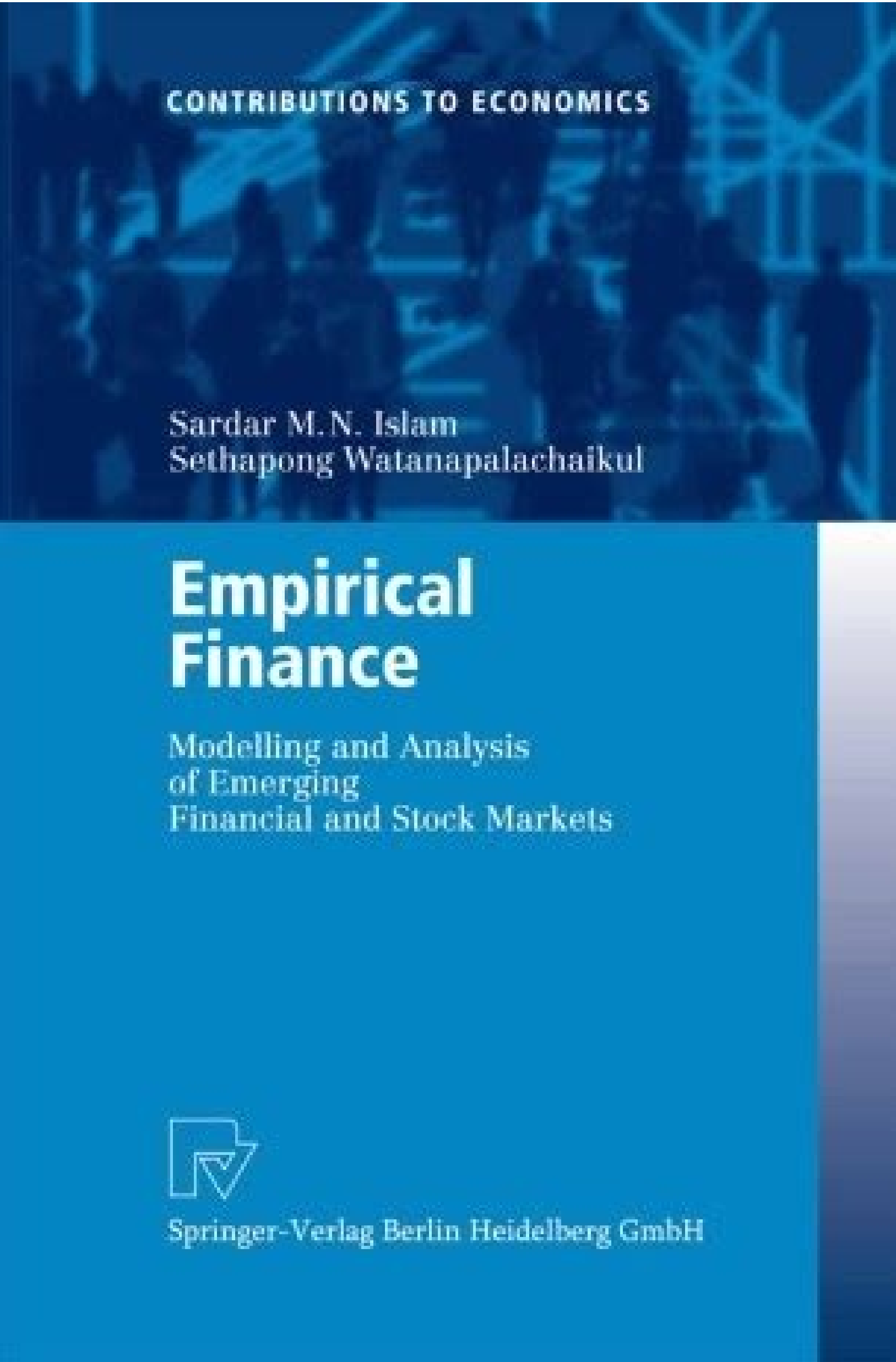
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Empirical Analysis

- I have used Panel data analysis approach to discover connection between financial market and economic growth
 - It is a data set constructed from repeated cross-sections over time
 - It permits more observations to use and allows more freedom
- The proxy variable for development of financial market is:
 - Stock market capitalization
- The proxy variable for development of financial intermediaries is:
 - Credit to Private non-financial entities





Empirical Finance: Modelling and Analysis of Emerging Financial and Stock Markets

Ullah, Aman Ullah, Giles, David E. A.

For more information on this book, please visit the Springer website.



Whether you want to log in from your desktop or laptop or manage your money from your cell phone, here's what you need to know about online financial management. Fortunately, there are many tools available to help you stay on track than ever before. Here's the heir apparent is very close to graduating high school there are steps you can take to mitigate the financial pain. Not to be outdone, Kiplinger has very neaty college-focused special report that includes pieces on comparing student loan packages and how best to use 529 (college savings) plans. Beyond that, the math gets a bit more complicated. Here's a final tip that I figured out after wasting too much money. Follow everything from CIO.com on Twitter @CIOonline. These tools will help. Certainly Quicken Online, owned by Intuit, is long established, and its Web site is now free. Both Fox and Hulu will let you stream the five most recent episodes of the series without paying up or signing in. Once you're officially hooked into the goings-on at Empire Entertainment, check out Hulu's two different plans: an \$8 limited commercial version, or the full \$12 a month, which will get rid of the ads altogether.MORE: Your Guide to Cable TV Cord-CuttingiTunes (à la carte)Episodes: \$2 SD/\$3 HDSeason 1: \$21 SD/\$30 HDSeason 2: \$32 SD/\$45 HDM-Go (à la carte)Episodes: \$2 SD/\$3 HDSeason 1: \$21 SD/29 HDSeason 2: \$30 SD/\$44 HDMicrosoftEpisodes: \$2 SD/\$3 HDSeason 1: \$21 SD/\$30 HDSeason 2: \$32 SD/\$45 HDPlayStation Entertainment Network (à la carte)Episodes: \$2 SD/\$3 HDSeason 1: \$21 SD/\$30 HDSeason 2: \$32 SD/\$49 HDVudu (à la carte)Episodes: \$2 SD/\$3 HDSeason 1: \$21 SD/\$30 HD/\$30 HDXSeason 2: \$32 SD/\$45 HD/\$13 HDX Let's be honest. Its simple search tool includes clickable links, so if you see a deal you like, it's to take the next step. It may be somewhat early for you to file for Social Security, but if nothing else, this government site provides a great reality check. Both, of course, are bad ideas. You can stream all 22 existing episodes (12 from Season 1 and 10 from the first half of Season 2) for a subscription starting at \$8 a month, and an additional \$11 will get you that content commercial-free.As far as actually buying full seasons, the prices fluctuate a bit more from service to service, but all are generally within a few dollars of one another. My online life includes many services and publications that renew automatically. Its Web site lets you search for advisors by area and by specialty. Swiss Army Knives of Personal Finance Kiplinger.com is a very deep site, ranging from short, newsy pieces like "A new ban on overdraft fees" to extensively reported features like this month's "Making the most of your benefits." The site tries hard to be helpful; for example a recent piece called "My Wallet was Stolen" gives bullet points about what to do right away and ends with the phone numbers of three major credit reporting agencies. Plus you'll always be able to see the "My Account" balance. You can set things up to give you an alert when a category goes over or gets close to the limit. The Terrence Howard-led cast is set to strike back on March 30 after the over-the-top cliffhanger midseason finale "Et Tu, Brute?" found the Lyon clan steeped in even more than its standard share of record industry turmoil. CC0/kschneider2991/Pixabay Taking care of your money can be a real challenge. Of course, you can use paper budgets and trackers, personal planners, and other paper-and-pencil methods. Daily Worth is a great example, and LearnVest has many tools focused on women in every stage of life. Most of the services also include some bonus material, such as behind-the-scenes looks with the show's cast and crew.You'll find the full breakdown of your watching options below. Personal Capital can help you with investment decisions. MORE FROM ASKMONEY.COM There is a also a wealth of information for people approaching retirement on the Web site of the AARP. After all, you'll be entrusting credit card numbers, bank account and maybe investment account information to a company you don't know much about. Managing your finances online is simple. The Web has a wealth, indeed a surfeit, of tools and information to help you manage your personal finances. Best Rates on CDs Finding a financial advisor is not easy and is a decision that has real consequences. SmartMoney, for example, has an informative story about early decision students and financial aid. The site has a good deal of related information, including application forms. If you're looking to full-on binge before March 30, a premium Hulu account is your best bet. Get Great Financial Advice Making a budget and tracking your spending are vital, but how do you determine what decisions you should make? The second season usually runs about \$15 more than the first, as it'll include a total of 18 episodes when all is said and done. Or, you can choose a tool where you link your bank account and/or credit card to the website or app. For instance, Mint lets you build a budget with dozens of categories. But given that most Americans have a smartphone, why not manage your finances online? When times are bad, too many of us stick our heads in the sand. It's also essential for preparing for retirement, starting a company with a business bank account, and more. The latter service also offers the first three episodes of the first season, if you're looking to dip your toes in before committing to a binge session.(Image credit: Fox)If you simply need to pick up an episode here or there, all of the a la carte options are pretty much created equal, at \$2 for standard definition and \$3 for high definition. A smattering of episodes are free for everyone, including the five most recent episodes (a la Fox), as well as the first three from Season 1. Any number of online sites help with basic financial chores, including budgets and expense tracking. BudgetPulse is another great non-linked option for tracking spending. He welcomes your comments and suggestions. To get the right credit card for your situation, take a look at NerdWallet. Lucious is struggling to maintain control of his business. Cookie throws a concert at the prison that kept her locked up for 17 years and someone gets tossed down a flight of stairs.There are a number of ways to catch up on the most recent episodes of the Lee Daniels-produced series. Mint.com, which has garnered some good reviews, is now owned by Intuit, so the combined site is worth a look. The Web site is free, but the eighty-year-old company offers a variety of newsletters and magazines at various prices. It's too difficult to make that call, and I've avoided sites that have no free information. (Thanks to Kathleen Pender, the long-time personal finance columnist for the San Francisco Chronicle, for her helpful suggestions.) San Francisco journalist Bill Snyder writes frequently about business and technology. We've rounded all of the prices that end in 99 cents up to the nearest dollar.If you're simply interested in catching up on the most recent season, you can accomplish the task directly from the source. That's not to cast aspersions on anyone; I'm just careful, and I hope you are as well. If you'd prefer to track things without automatic linking, try The Birdy. If that works for you, bankrate.com is a good place to shop. SmartMoney also offers a wealth of investment tools, including real-time quotes, analysis and stock screening, but those features are behind a pay wall. The site searches thousands of cards to give you the best options in a variety of categories. Clicking on "personal finance," for example, brings up sections devoted to 13 different topics, including bank notes, debt, elder care, marriage and divorce. Find a Place to Create a Budget The first step to managing your finances is deciding how to divide up your income. When times are good, we probably spend too much. The first five episodes require a Fox Now account (along with your cable provider login); the same goes for streaming the show to a TV or mobile device.MORE: Best Streaming Players: Chromecast, Roku, Apple TV & MoreAmazon Video (à la carte) Empire is not included in Amazon's \$99 Prime Video subscription. College and Retirement Planning With the price of tuition at even public universities moving into the five-figure range, it's never been more important to develop a plan to afford a college education. One place to start: The National Association of Personal Financial Advisors. Episodes five through 10 are available to stream for free on your PC (albeit with online commercial breaks). NAPFA insists that its members be " fee only," which means the financial advisor is compensated "solely by the client with neither the advisor nor any related party receiving compensation that is contingent on the purchase or sale of a financial product." CDs don't pay much these days, but they are a secure place to park your money until better opportunities arise. One feature I really liked that has use for a consumer of any age was called "The All Cash Challenge." As you'd expect it underlines something we all know, but probably don't put to use often enough: People who pay with cash spend less than those who pay with credit cards, because pulling those greenbacks out of your wallet hurts. For instance, instead of having to go to Chase My Account to see your spending, it can automatically be imported into Mint or LearnVest. I realized that I wasn't using some of those services and cancelled. A similar tool on the site allows you to check fixed and adjustable mortgage rates for different durations and localities. It's overwhelming. My credit account was quickly restored, and as a result of that little mishap I saved hundreds of dollars. SmartMoney also has a well-deserved reputation for excellence and is notable for its wide-ranging information. However, the show can be downloaded as individual episodes or full seasons, the latter of which come with some bonus behind-the-scenes content.Episodes: \$2 SD/\$3 HDSeason 1: \$21 SD/\$30 HDSeason 2: \$32 SD/\$45 HDHuluStreaming (\$8 a month for limited commercials, \$12 a month for no commercials)Hulu fans might just have the best (legal) option for streaming Fox's hit show. So I've culled the list to find Web sites and tools that you'll find helpful and I find trustworthy. This is by no means "a best of the Web" list. Fortunately, many online tools have articles to help you make financial decisions as well. Get Credit Wisely You need a credit card and a good credit history to do a lot more than borrow money. To get an idea of just how much, simply take a look at Google's personal finance directory. Most of us could do a better job handling our money. Track Spending There are many ways to use tools to track spending. When you have a budget in place, you can start tracking your spending. This budget will help make sure that you don't spend more than you earn. Good luck and best wishes for a prosperous future. Suddenly a number of those automatic renewals bounced and I was prompted to update. One big benefit as outlined on the site: "Kiplinger answers the queries of its readers as a regular feature of their subscriptions, filling requests for additional information on any subject its publications cover, by phone, mail or email. Fox's site has the first 10 episodes of Season 2 (up through the recent midseason hiatus). When I had a misunderstanding with a credit card company, my account was temporarily suspended. Indeed, the site has an entire section devoted to financial planning for college filled with actionable tips, newsy items and generally helpful stuff. From travel rewards to low-interest balance transfers, you can find what you need. Reach him at bill.snyder@sbcglobal.net. Getting great advice is extremely important as you work on saving up for a major purchase, paying off school loans, or handling other debt. You can personally enter every purchase, which can be time-consuming but protects your privacy. Your credit score can impact everything from your car insurance rate to whether you're approved to rent an apartment. By entering your personal information, you'll get back an estimate of your (teensy) monthly benefits at various retirement ages. Now is the perfect time to catch up on Fox's multigenerational music dynasty saga Empire. You'll get an email each day asking what you bought, and when you reply it will update your spending log. You know what they say — the first taste is always free. But I have to say that security is a real concern.

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