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The Eighth Edition of "Banking and Financial Services" is publishing at a time where the world that we live in is changing rapidly. The entire financial sector is threatened by significant risks at home and abroad, inside and outside the individual financial firm. "Banking and Financial Services" is designed to help students master established management principles and to confront the perplexing issues of risk, regulation, technology, and competition that bankers and other financial-service managers see as their greatest challenges for the present and future. This new edition offers the student many of the key trends and changes in the financial-services sector. With this relevant information students are able to grasp the rapid changes that are happening in this course area and in the real world. "Banking and Financial Services" also remains the most readable and engaging text on the market, with a plethora of real-world examples and a robust support package for instructors.