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Chapter 1 Overview of a Financial Plan 1.1 How You Benefit from Personal Finance 1) Most Americans will never be able to understand and develop a personal financial plan.

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4 Unit 1 Planning Personal Finances 1 Personal Financial Planning CHAPTER When you have completed this chapter, you will be able to: Section 1.1 Define personal financial

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Contents Flanning Your Personal Finances 1 Personal Finance Basics and the Time Value of Money 2 The Financial Flanning Process 4 Step 1: Determine Your Current Financial

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Chapter 3 Applying Time Value Concepts 3.1 The Importance of the Time Value of Money 1) The time period over which you save money has very little impact on its growth.

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