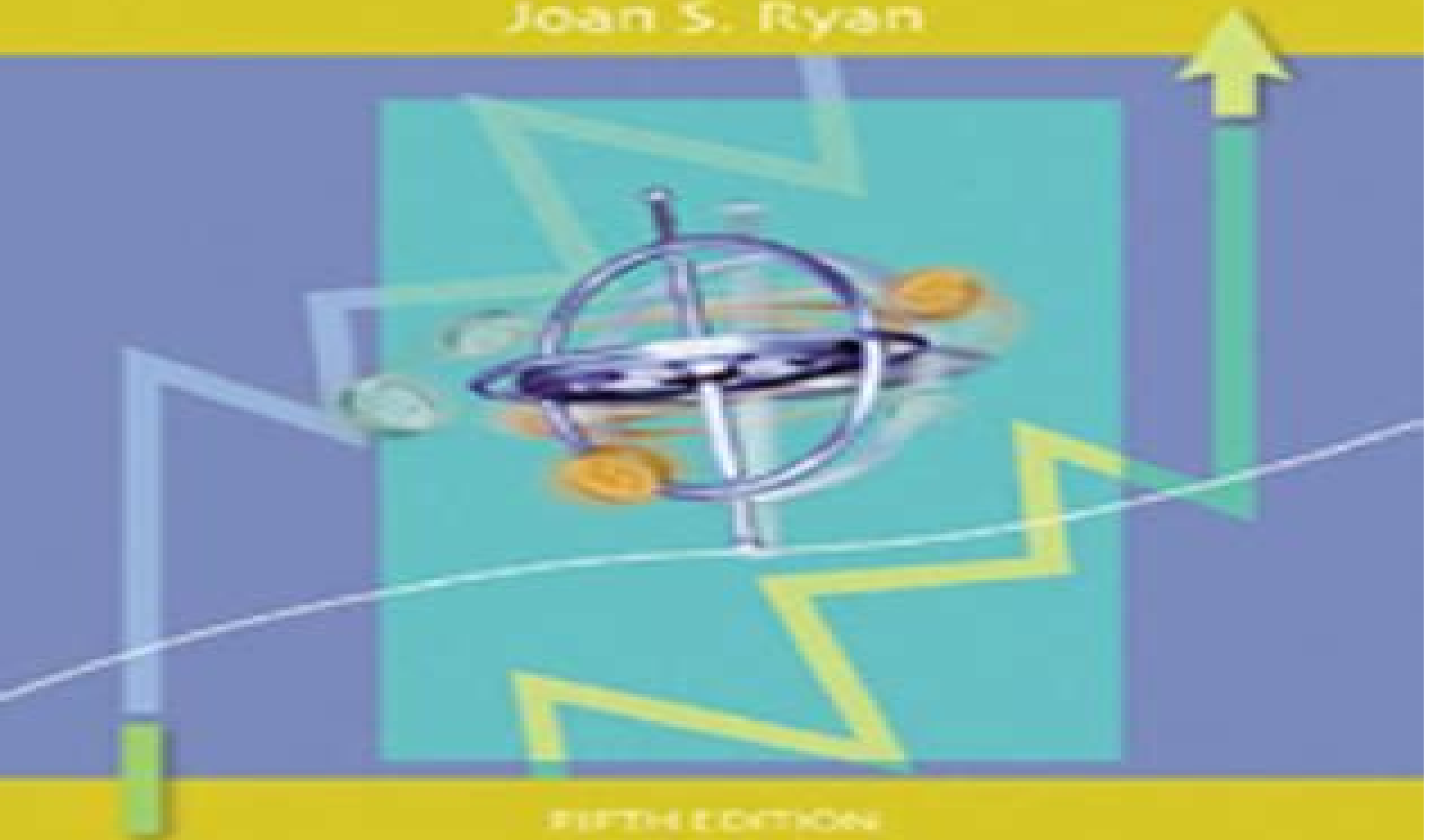


# Managing Your Personal Finances

Joan S. Ryan



# Managing Your Personal Finances 3rd Edition

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Advisors licence and their representatives must pass the CMFAS examinations This book discusses the changes in detail Part A provides details of the reforms and discusses the impact of the new laws and regulations Part B highlights the wide range of financial services and products provided by the institutions In this edition two new chapters have been added They focus on issues related to wealth management which has become the recent focus of many banks that provide services to high net worth individuals or HNWIs This book should be of interest to all financial institutions and professionals It is also a must read for investors who have to choose from a wide range of financial products It will be especially useful to students and professionals in banking and finance

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