

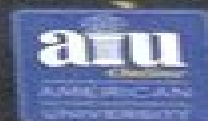


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Services Time value of money concepts The book then builds on these foundational concepts showing their interconnectivity and professional opportunities to provide a deeper understanding of PFP and its application After reading this book students will be able to apply the knowledge and skills gained from this course to have an immediate and long term positive impact for themselves and for the clients they serve

**Core Concepts of Personal Finance** Walt Woerheide, 2003-06-16 Focus on practical approach to financial planning Text discusses the real personal finance decisions students face and innovatively relies on web resources to provide students with the tools information and skills to make these decisions Emphasis on Decision Making Instead of the use of traditional subtitles in each chapter e g alternative forms of housing performing home affordability analysis the text uses questions as the lead in for each topic e g should I rent or buy how do I bid on the property An entire chapter is devoted to the critical topic of time value of money TVM and it is integrated into later chapters where appropriate The solutions to many problems i e How much Life Insurance Should You Have are presented through calculators that incorporate time value of money into the computations Thus students who have a general concept of what time value of money means but have difficulty doing TVM problems are still able to get through the material deal effectively with the impact of TVM Text is brief and applied Instead of long narratives discussing terms and definitions the text focuses on decisions that the student will be making during his or her lifetime beginning with graduation and the selection of the first job Each chapter has a theme of a person or couple needing to make decisions in that topic area Key material is emphasized by its inclusion in the sample problems and the solutions to the sample problems

*Personal Finance* Jeff Madura, 2016-01-10 For courses in Personal Finance A Hands On Approach to Financial Planning The main feature of Personal Finance is its hands on approach keyed to the concepts readers need to build their own financial plans The text s seven parts are all pieces of a financial plan Chapter 21 is the capstone A running example throughout the book and a variety of end of chapter cases reinforce the practical aspects of planning The Sixth Edition is fully updated with recent financial trends such as lower interest rates changing salaries and rules for credit card use With case studies and workable examples throughout this book is an active tool readers can use to become comfortable managing their finances into the future Also Available with MyFinanceLab tm MyFinanceLab is an online homework tutorial and assessment program designed to work with this text to engage students and improve results Within its structured environment students practice what they learn test their understanding and pursue a personalized study plan that helps them better absorb course material and understand difficult concepts NOTE You are purchasing a standalone product MyFinanceLab does not come packaged with this content If you would like to purchase both the physical text and MyFinanceLab search for 0134408373 9780134408378 Personal Finance Plus MyFinanceLab with Pearson eText Access Card Package Package consists of 0134082567 9780134082561 Personal Finance 0134082990 9780134082998 MyFinanceLab with Pearson eText Access Card for Personal Finance

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