

# **FINAL EXAM REVIEW**

Student Name: \_\_\_\_\_

Period: \_\_\_\_\_

## **PERSONAL FINANCE**

Course #6093

*Mrs. Lee Hartman*

**DATE OF FINAL EXAM TEST:** \_\_\_\_\_

1. Please refer to your copy of each of the Chapter Reviews at the end of each chapter in your class workbook...
2. Any Make-Up work must be turned in by 3:30 p.m. on \_\_\_\_\_.
3. Please review the Chapter Objectives as listed on the first page of every chapter in the workbook and on your weekly syllabi's viewable on my web page at [www.vcstulsa.org](http://www.vcstulsa.org). They are also listed below by Chapter.
4. Please review the Chapter Key Terms as listed on the first page of every chapter in the workbook and on your weekly syllabi's viewable on my web page at [www.vcstulsa.org](http://www.vcstulsa.org). They are also listed below by Chapter.

### **CHAPTER OBJECTIVES (with cross-reference Workbook Pages notated)**

#### **UNIT 1 – SAVING and INVESTING**

##### **CHAPTER 1 – Savings (Pg. 9)**

1. List Dave Ramsey's "Baby Steps" covered in *Foundations for Personal Finance*. (Pgs. 11, 12, 13, 33, 39, 59,171)
2. Explain the 3 basic reasons for saving money. (Pg. 12)
3. Identify the benefits of having an Emergency Fund. (Pg. 13)
4. Demonstrate how compound interest works and understand the impact of rate of return. (Pgs. 15, 16, 17)

##### **CHAPTER 2 – Investment Options (Pg. 21)**

1. Explain the KISS rule of investing. (Pg. 23)
2. Examine the relationship between diversification and risk. (Pgs. 23, 27)
3. Compare and contrast different types of investments including: money markets, bonds, single stocks, mutual funds, rental real estate, and annuities. (Pgs. 24, 25,26)

##### **CHAPTER 3 – Wealth Building and College Savings (Pg. 31)**

1. Explain what is meant by tax-favored dollars: Money that is working for you, either tax-deferred or tax free, within a retirement plan. (Pg. 33)
2. List the different types of retirement plans: Roth IRA, Traditional IRA, SEPP, 401(k), 403(b), 457. (Pgs. 34, 35, 36, 37)
3. Differentiate between a Traditional and Roth IRA. (Pgs. 34, 35, 38)
4. Illustrate how a 401(k) company match works and prioritizes money into various investments. (Pg. 37)
5. Describe how pre-tax and after-tax savings work. (Pgs. 39, 40)

#### **UNIT 2 – CREDIT and DEBT**

##### **CHAPTER 4 – Dangers of Debt (Pg. 47)**

1. Analyze the history and evolution of credit. (Pgs. 49, 50)
2. Demonstrate various ways people get into debt. (Pgs. 51, 52, 53, 54, 55, 56,57, 58, 59)
3. Compare and contrast credit cards and debit cards. (Pg. 57)
4. Explain how the debt snowball works. (Pg. 60)
5. Evaluate and refute the myths associated with debt. (Pgs. 51, 52, 53, 54, 55, 56, 57, 58, 59)

##### **CHAPTER 5 – Consumer Awareness (Pg. 65)**

1. List the ways companies compete for your money. (Pg. 67)
2. Evaluate the role "opportunity cost" plays in purchase decisions. (Pg. 69)
3. Distinguish what constitutes a significant purchase. (Pg. 68)
4. List the five steps to help you make a significant purchase buying decision. (Pg. 69)

##### **CHAPTER 6 – Credit Bureaus and Collection Practices (Pg. 73)**

1. Evaluate the myth of building your credit score. (Pg. 75)
2. Describe precautions that will protect you from identity theft. (Pg. 77)
3. Explain how to correct inaccuracies on a credit report. (Pg. 76, 77)
4. Become familiar with the Federal Fair Debt Collection Practices Act and parameters regulating collectors. (Pgs. 80,81)

# Foundations In Personal Finance Chapter Key

**Vickie L. Bajtelsmit**



## **Foundations In Personal Finance Chapter Key:**

**Smart Money Moves: Build Wealth Step by Step** Dipanjan Bir, 2025-08-30 Are you ready to take control of your finances and build lasting wealth? *Smart Money Moves: Build Wealth Step by Step* is your ultimate guide to understanding money, managing it wisely, and creating a secure financial future. Whether you're a beginner or someone looking to improve your money habits, this book simplifies personal finance and helps you make smarter financial decisions. Inside this book, you'll discover how to manage your income, expenses, savings, and investments effectively. Step-by-step strategies for setting clear financial goals, proven tips for budgeting and managing debt wisely, the power of saving smartly and building an emergency fund, simple and beginner-friendly investment strategies, how to create multiple income streams and achieve financial freedom, the importance of protecting your wealth through insurance and tax planning, how to develop a wealth-building mindset for long-term success. Packed with practical tips, actionable steps, and real-life strategies, this book empowers you to take control of your finances and start building wealth, one smart move at a time. If you've been struggling with managing money, stuck in debt, or unsure where to start with investments, this book is the roadmap you need to create financial stability and long-term prosperity. Take the first step toward financial freedom today.

**The Art of Personal Finance: A Comprehensive Guide to Managing Your Money** Pasquale De Marco, 2025-07-15 In today's complex financial landscape, it's more important than ever to have a solid understanding of personal finance. This comprehensive guide provides everything you need to know to take control of your finances and achieve your financial goals. Written in a clear and engaging style, this book covers a wide range of topics, including setting financial goals and creating a budget, saving for major life events such as a down payment on a house or a child's education, investing for the future and building a diversified portfolio, planning for a comfortable retirement, protecting your assets through insurance and estate planning, managing debt and avoiding future financial pitfalls, staying up-to-date on personal finance news and trends. Whether you're just starting out or looking to improve your financial situation, this book has something for everyone. It's packed with practical tips and strategies that you can implement immediately to improve your financial well-being. Don't let financial stress hold you back from achieving your goals. Take control of your finances today and start building a brighter financial future for yourself and your loved ones. This book is your essential guide to personal finance. It's the perfect resource for anyone who wants to learn more about managing their money, making informed financial decisions, and achieving financial success. If you like this book, write a review.

*Managing Personal Finances* R.H. Rizvi, 2024-06-19 *Managing Personal Finances: The Path to Financial Independence* is your comprehensive guide to mastering personal finance and securing a prosperous future. This book delves into every critical aspect of financial management, offering practical advice and actionable strategies to help you achieve financial freedom. Whether you're just starting your financial journey or looking to refine your existing strategies, this book provides invaluable insights on budgeting basics. Learn how to create, manage, and stick to a budget that works for you. Saving

Strategies Discover effective techniques to save money and build a robust financial cushion Debt Management Gain control over your debt with structured repayment plans and smart management tips Building and Maintaining Good Credit Understand the importance of credit and how to maintain a high credit score Investing 101 Get to grips with the fundamentals of investing to grow your wealth Retirement Planning Plan for a secure and comfortable retirement with proven strategies Tax Planning and Optimization Learn how to minimize tax liabilities through smart planning Real Estate and Mortgage Planning Navigate the complexities of real estate investments and mortgages Education Savings Plans Explore various options to save for educational expenses effectively Financial Planning for Major Life Events Prepare financially for significant life milestones Avoiding Financial Pitfalls Identify and avoid common financial mistakes that can derail your plans The Path to Financial Independence Follow a step by step guide to achieving and sustaining financial independence Empower yourself with the knowledge and tools to make informed financial decisions and build a secure prosperous future The Path to Financial Independence is the essential resource for anyone committed to mastering their finances and achieving lasting financial success

**Foundations of Reinforcement Learning with Applications in Finance** Ashwin Rao,Tikhon Jelvis,2022-12-16 Foundations of Reinforcement Learning with Applications in Finance aims to demystify Reinforcement Learning and to make it a practically useful tool for those studying and working in applied areas especially finance Reinforcement Learning is emerging as a powerful technique for solving a variety of complex problems across industries that involve Sequential Optimal Decisioning under Uncertainty Its penetration in high profile problems like self driving cars robotics and strategy games points to a future where Reinforcement Learning algorithms will have decisioning abilities far superior to humans But when it comes getting educated in this area there seems to be a reluctance to jump right in because Reinforcement Learning appears to have acquired a reputation for being mysterious and technically challenging This book strives to impart a lucid and insightful understanding of the topic by emphasizing the foundational mathematics and implementing models and algorithms in well designed Python code along with robust coverage of several financial trading problems that can be solved with Reinforcement Learning This book has been created after years of iterative experimentation on the pedagogy of these topics while being taught to university students as well as industry practitioners Features Focus on the foundational theory underpinning Reinforcement Learning and software design of the corresponding models and algorithms Suitable as a primary text for courses in Reinforcement Learning but also as supplementary reading for applied financial mathematics programming and other related courses Suitable for a professional audience of quantitative analysts or data scientists Blends theory mathematics programming algorithms and real world financial nuances while always striving to maintain simplicity and to build intuitive understanding To access the code base for this book please go to [https://github.com/TikhonJelvis/RL\\_book](https://github.com/TikhonJelvis/RL_book)

**Foundations of Business** William M. Pride,Robert J. Hughes,Jack R. Kapoor,2022-01-19 Build the solid foundation for success both in today s competitive business world and within your

professional and personal life with Pride Hughes Kapoor's FOUNDATIONS OF BUSINESS 7E Updates highlight the specific challenges facing businesses and individuals particularly as the nation emerges from the COVID 19 pandemic You examine issues within today's economy business ownership management human resources marketing social media e commerce management information systems accounting and finance You also learn how cultural diversity ethics and social responsibility small business and entrepreneurship and environmental concerns impact both the nation's economy and you as an individual consumer Let the learning features real examples powerful new cases and latest content throughout this edition show you how to become a better employee more informed consumer and a successful business owner Important Notice Media content referenced within the product description or the product text may not be available in the ebook version

**Financial Foundations** Barrett Williams, ChatGPT, 2024-12-18 Discover the blueprint for a secure and prosperous retirement with Financial Foundations an essential eBook that guides you step by step through the intricate world of retirement planning Whether you're just starting your career or are nearing the end of your work journey this comprehensive guide equips you with the knowledge to make informed decisions about your financial future Begin your journey with an exploration of core retirement concepts unraveling why planning ahead is crucial Assess your current financial situation with clear cut strategies for evaluating income understanding assets and developing a personal balance sheet Define your retirement vision and estimate your needs while balancing lifestyle expectations against financial realities Unlock the secrets of savings and investments as you cultivate a savings mindset and grasp the diversity of investment options Delve into the magic of compound interest and see how it can work wonders for your wealth From employer sponsored plans to IRAs and the nuances of Roth versus Traditional accounts this guide reveals the pathways to creating a robust retirement savings plan Navigate the complexities of diversifying your investment portfolio mastering asset allocation strategies and understanding risk tolerance Learn to maximize Social Security benefits and explore healthcare considerations that could impact your retirement years including strategies for managing long term care costs Venture into debt reduction strategies tax planning and emergency fund essentials to safeguard your savings from unforeseen challenges Prepare for unexpected expenses and the inevitable inflation and significant life events that could alter your financial landscape With Financial Foundations you'll also delve into estate planning fundamentals ensuring your legacy is protected Explore methods for regularly reviewing and adjusting your plan and gain insights on transitioning smoothly into retirement embracing both financial security and fulfilling life goals Embark on the journey to financial freedom and peace of mind with Financial Foundations your essential guide to building a sustainable retirement plan tailored to your dreams *De Gruyter Handbook of Personal Finance* John E. Grable, Swarn Chatterjee, 2022-03-07 The De Gruyter Handbook of Personal Finance provides a robust review of the core topics comprising personal finance including the primary models approaches and methodologies being used to study particular topics that comprise the field of personal finance today The contributors include many of the world's leading

personal finance researchers financial service professionals thought leaders and leading contemporary figures conducting research in this area whose work has shaped and continues to affect the way that personal finance is conceptualized and practiced The first section of the handbook provides a broad introduction to the discipline of personal finance The following two sections are organized around the core elements of personal finance research and practice saving investing asset management and financial security The fourth section introduces future research practice and policy directions The handbook concludes with a discussion on an educational and research agenda for the future This handbook will be a core reference work for researchers financial service practitioners educators and policymakers and an excellent supplementary source of readings for those teaching undergraduate and graduate level courses in personal finance financial planning consumer studies and household finance

### **Dare to Be a King: Keys to Unlock Your Destiny and Live a Fulfilling Life**

Pasquale De Marco, 2025-04-12 In a world marred by mediocrity and unfulfilled potential Dare to Be a King Keys to Unlock Your Destiny and Live a Fulfilling Life emerges as a clarion call to greatness inviting readers to break free from the shackles of self imposed limitations and embrace their inherent destiny of success and fulfillment This groundbreaking book provides a transformative roadmap for individuals seeking to live a life of purpose power and lasting impact With profound insights and practical wisdom Pasquale De Marco guides readers on a journey of self discovery empowering them to unlock their hidden potential and manifest their greatest dreams Through a captivating blend of personal anecdotes expert advice and inspiring stories this book delves into the intricacies of human behavior revealing the secrets to overcoming self sabotaging patterns and cultivating a mindset of empowerment and resilience Dare to Be a King Keys to Unlock Your Destiny and Live a Fulfilling Life is a comprehensive guide to personal and professional success offering a wealth of actionable strategies for navigating life's inevitable challenges with courage determination and unwavering optimism It unveils the keys to building strong and fulfilling relationships achieving excellence in career and leadership and making a positive impact on the world With eloquence and clarity Pasquale De Marco unravels the secrets of effective leadership emphasizing the importance of authenticity integrity and empathy This book is not merely a collection of theories it is a practical roadmap to success providing readers with the tools and strategies they need to thrive in all aspects of life Dare to Be a King Keys to Unlock Your Destiny and Live a Fulfilling Life is more than just a book it is a catalyst for change a clarion call to action It challenges readers to step into their greatness to live a life of purpose and passion and to leave a legacy that will inspire generations to come Within its pages lies the power to transform lives to break free from the shackles of mediocrity and to ascend to the heights of human potential As you embark on this transformative journey with Pasquale De Marco you will discover the keys to unlocking your kingly destiny building a strong foundation for success navigating challenges with courage unleashing your leadership potential achieving excellence in your career cultivating fulfilling relationships making a positive impact on the world living a life of purpose and passion embracing the journey of self discovery and leaving a legacy of greatness If you like

this book write a review on google books      *Entrepreneurial Finances: Navigating Business and Personal Foundations*  
Sovira Lenx,2025-02-25 As an entrepreneur building and sustaining a successful business is not just about the products or services you offer It also requires a solid foundation in financial planning Starting with the basics this book covers essential topics such as budgeting cash flow management and financial statements to help you understand the financial health of your business With practical tips and strategies you will learn how to make informed financial decisions that support your business growth and sustainability In addition to business finances we also delve into personal financial management for entrepreneurs From saving for emergencies to investing for the future we offer insights on building personal wealth while safeguarding your financial security You will discover how to strike a balance between reinvesting in your business and securing your personal financial future Retirement planning is another crucial aspect of financial management for entrepreneurs With shifting economic landscapes and changing retirement norms planning for your post business years is more important than ever This book walks you through the steps of creating a retirement plan that aligns with your goals and ensures financial independence in your golden years By mastering the principles of financial planning you can build a resilient business secure your personal finances and confidently plan for the retirement you deserve      Essential Personal Finance  
Lien Luu,Jonquil Lowe,Jason Butler,Tony Byrne,2017-02-24 Young people face unprecedented financial challenges rising student debt stiff competition for jobs barriers to home ownership dwindling state benefits and prospects of a longer working life Today students need financial knowledge and skills more than ever before not just to build their own financial security but to create the new generation of advisers that can help all citizens navigate the complex world of personal finance Essential Personal Finance is a guide to all the key areas of personal finance budgeting managing debt savings and investments insurance securing a home and laying the foundations for retirement It also provides an introduction to some of the essential foundations of a modern undergraduate finance qualification including The nature of financial institutions markets and economic policy that shape the opportunities and decisions that individuals face The range of financial assets available to households the risk return trade off basics of portfolio construction and impact of tax The importance of the efficient market hypothesis and modern portfolio theory in shaping investment strategies and the limitations of these approaches Behavioural finance as a key to understanding factors influencing individual and market perceptions and actions Using financial data to inform investment selection and to create financial management tools that can aid decision making A comprehensive companion website accompanies the text to enhance students learning and includes answers to the end of chapter questions Written by authors who contribute experience as financial advisers practitioners and academics Essential Personal Finance examines the motivations methods and theories that underpin financial decision making as well as offering useful tips and guidance on money management and financial planning The result is a compelling combination of an undergraduate textbook aimed at students on personal finance and financial services courses and a practical guide for young

people in building their own financial strength and capability      Personal Finance Vickie L. Bajtelsmit,2024-04-02 Personal Finance 3rd Edition offers essential skills and knowledge that will set students on the road to lifelong financial wellness By focusing on real world decision making Bajtelsmit Personal Finance engages a diverse student population by helping them make personal connections that can immediately impact their current financial situations Using a conversational writing style relatable examples and up to date coverage on important topics such as student debt housing fintech and AI students gain the knowledge they need to avoid early financial mistakes By the end of the course students have identified their goals and developed the problem solving skills they need to build on as they progress to the next stages of life      Personal Finance Workbook for Beginners Dylin Redling,Allison Tom,2025-06-17 The practical way to financial empowerment Personal finances are an essential element of life but many of us avoid dealing with them because we don't feel well informed Overcome any doubts you may have about your financial literacy with this financial workbook for beginners You will learn key financial concepts start to engage intentionally with your finances and create a plan to approach your financial future with confidence Regardless of your age or bank balance now is the time to improve your financial health Focus on the personal Examine your relationship to money look at how your values and behaviors influence your finances then apply your priorities to set realistic and attainable goals Tools for action Use the quizzes checklists budget templates and financial exercises to assess the current state of your finances and kick off your financial planning for the future Complex concepts demystified Get comfortable with personal finance through straightforward advice and real life examples You will get practical information about dealing with debt buying a home retirement planning and investing in your future Prioritize your financial well being with the Personal Finance Workbook for Beginners      Personal Finance Arthur J. Keown,2001 New edition of a text that introduces the concepts tools and applications of personal finance and investments Keown Virginia Polytechnic Institute and State U ties topics together through the use of basic principles or axioms in order to educate the student in the discipline of personal finance not just the procedures The 18 chapters cover financial planning managing money insurance protection managing investments and retirement and estate planning Includes a workbook Annotation copyrighted by Book News Inc Portland OR      **Foundations of Financial Success: Wealth, Finance, Budgeting and Literacy** Dr. Satyabrat Das,2025-02-24 Building wealth is a journey that requires financial literacy disciplined budgeting and consistent saving Whether you're starting or refining your approach mastering these basics is key to long term success Setting clear financial goals provides direction and purpose At the start of each week month or year jot down specific goals whether saving for emergencies investing for retirement or buying a home Without them it's easy to lose focus and overspend Financial literacy is the foundation of wealth building helping you understand money management and make informed decisions Budgeting acts as your roadmap ensuring you live within your means while saving for the future By developing smart financial habits you set yourself up for lasting success      **Introduction to Personal Finance** Kristen



Carioti,2024-03-18 Introduction to Personal Finance helps students understand their relationship with money while they learn the fundamentals of personal finance Regardless of their financial background or career aspirations students will walk away with a clear roadmap for setting and achieving their financial goals      **The ROI Framework: Measuring the Impact of Your Investments** Ajah Excel,2025-01-24 In a world where every dollar spent must count the ability to measure and maximize return on investment ROI is critical to business success The ROI Framework Measuring the Impact of Your Investments is a comprehensive guide to understanding tracking and optimizing the financial and strategic value of your decisions This book demystifies ROI breaking it down into actionable steps that empower leaders managers and decision makers to assess the effectiveness of their investments whether in people technology marketing or infrastructure With a focus on practical application you ll learn how to align your resources with measurable outcomes that drive growth and profitability What you ll discover The fundamentals of calculating ROI across different business functions Proven methods for setting measurable goals and defining success Tools and techniques for collecting and analyzing data effectively Strategies to balance short term gains with long term value creation Real world case studies showcasing successful ROI measurement and improvement The ROI Framework doesn t just help you calculate numbers it helps you tell the story behind them By building a robust framework for evaluating impact you ll gain the confidence to make smarter more informed decisions that propel your business forward Stop guessing about what works and start proving it With The ROI Framework you ll turn investments into measurable success stories      *The Smart Start* Jared Bryant Wood,2025-01-04 Smart Start A Step by Step Guide to Building Wealth and Securing Your Future Are you ready to take control of your finances and build a secure financial future Smart Start is your ultimate beginner s guide to personal finance and investing designed to help you make smarter money decisions at every stage of life Are you re just starting out on your financial journey or looking to improve your current situation this book breaks down the essentials of personal finance into simple actionable steps With Smart Start you ll learn how to budget save invest manage debt and plan for a financially independent future In this practical guide you will discover The key principles of personal finance that everyone should know no matter their age or income level Easy to follow budgeting strategies to take control of your spending and start saving for your goals The fundamentals of investing including stocks bonds and real estate so you can start building wealth early Practical advice on managing debt ensuring you can break free from the cycle of living paycheck to paycheck Actionable steps to prepare for retirement from setting up retirement accounts to creating a sustainable withdrawal strategy How to build multiple streams of income through side hustles passive income and investments The importance of continuously learning and adapting to changes in the financial landscape to ensure long term success No matter where you are in your financial journey Smart Start gives you the tools and confidence you need to make smart financial decisions secure your future and achieve your long term wealth building goals Take charge of your financial future today with Smart Start      *Personal Finance and Investment Planning* Chandra Bhooshan

Singh,2023-12-20 In an age of financial complexity Personal Finance and Investment Planning A Comprehensive Guide stands as your indispensable roadmap to achieving fiscal success and security This comprehensive volume empowers readers of all backgrounds with the knowledge and strategies necessary to navigate the intricate world of personal finance and investment planning Through an engaging and accessible approach this book takes you on a transformative journey that begins with the basics and progresses to advanced financial concepts Whether you are a novice eager to start your financial journey a seasoned investor seeking to refine your strategies or someone who desires to secure their financial future this book is your guide

*The Finance Navigator* Kaustuva Pradhan, *The Finance Navigator* Navigating the Complex World of Personal Finance and Investing is a comprehensive guide to personal finance and investing that provides readers with the knowledge and tools they need to successfully navigate the often confusing and intimidating world of finance In today's world personal finance and investing can be overwhelming and complex and many people struggle to understand the ins and outs of managing their money The Finance Navigator aims to provide readers with a clear and concise overview of personal finance and investing making it easy to understand and implement best practices for financial success Written by an experienced financial expert with over years of experience in the industry The Finance Navigator covers a wide range of topics including budgeting debt management investing retirement planning and more The book is designed to be a comprehensive guide for readers who are new to finance or who are looking to expand their knowledge of the subject The book begins by providing readers with an overview of personal finance and the importance of financial planning It then delves into the details of budgeting providing readers with practical tips for creating and sticking to a budget The author also addresses common financial mistakes and provides advice on how to avoid them One of the key strengths of The Finance Navigator is its focus on debt management The author recognizes that many people struggle with debt and provides practical strategies for getting out of debt and staying out of debt The book also covers credit scores and provides advice on how to improve your credit score Investing is another important topic covered in The Finance Navigator The author provides readers with an overview of different types of investments including stocks bonds mutual funds and real estate The book also covers the basics of investment strategies and provides readers with guidance on how to create an investment portfolio Retirement planning is another important topic covered in The Finance Navigator The author provides readers with an overview of retirement planning including the importance of saving for retirement and the different types of retirement accounts available The book also covers Social Security and provides guidance on how to maximize your benefits In addition to these topics The Finance Navigator also covers other important aspects of personal finance such as insurance taxes and estate planning The book provides readers with a comprehensive overview of these topics making it easy to understand and implement best practices for financial success One of the strengths of The Finance Navigator is its practical approach to personal finance and investing The author provides readers with practical advice and strategies that can be easily

implemented in their daily lives The book also includes real world examples and case studies making it easy for readers to relate to the material Overall The Finance Navigator is an excellent resource for anyone looking to improve their financial literacy and successfully navigate the complex world of personal finance and investing Whether you are just starting out in your career or are nearing retirement this book provides valuable insights and practical strategies for achieving financial success Highly recommended for anyone looking to take control of their finances and achieve their financial goals

**The Coach: Winning at Personal Finance** David G. Giese, 2015-04-20 The Coach Winning at Personal Finance is a simple yet powerful and beneficial book for those wanting to improve their personal and family finances It is densely packed with fundamental defensive money management techniques including establishing the all important emergency fund eliminating debt and preparing for retirement by becoming financially independent These money management techniques along with eight others are shared by the Coach David G Giese The educational process used by David aligns the eleven proven financial techniques with each of the eleven defensive positions on a football field The theme in the book is that wealth is achieved by what you save and invest not by what you earn Though money management is complex lets remind ourselves of some basics of the topic David believes that we all want two things when it comes to money One we want to enjoy today our lifestyle and the things money can purchase Two we know someday we want to stop earning and have enough money to carry us throughout retirement The interesting challenge about those two universal desires is that one objective pulls from the other Therein lies the challenge The keys to successfully navigating those two desires around money are balance discipline and fundamental money management techniques that David shares in this book To have money for our future we have to save some today Thus we have to spend less than we earn Invest in this book and learn how you can achieve both a pleasant lifestyle today as well as financial independence in your future

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## Foundations In Personal Finance Chapter Key Introduction

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