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also be useful to those with more knowledge who may need a little more confidence to take more responsibility for financial decisions.

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your approach,
and have been
arguing likewise
for years.

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Planning CHAPTER
ONE 1.1

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process of
gathering and

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analyzing
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financial data
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of strategies
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that form an
integrated plan
to help people
achieve their
financial goals.
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ask you is what
you want your
money to
accomplish. So

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ask yourself.

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articles on
personal
finance.

CHAPTER ONE

Personal Financial Planning

finance. In most

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ways, however,
the emphasis in
personal finance
is on the first
word, personal,
which means it's
all about what
you do with your
money. Exactly
what is personal
finance? Simply
put, personal
finance is every
aspect of your

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spending,

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remains a
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for everyone to
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