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## Planning Your Personal Finances (Twelfth Edition)

By Michael D. Joehnk, Randall S. Billingsley, Lawrence J. Gitman

South Western/Cengage Learning India, 2012. Softcover. Book Condition: New. 5th or later edition. 1. THOROUGH UPDATES EXAMINE THE IMPACT OF THE RECENT GLOBAL FINANCIAL CRISIS ON PERSONAL FINANCIAL PLANNING - Students clearly see the effects of today`s financial and economic crises on areas contemporary personal financial planning, based on the latest research and input from practicing professionals and leading instructors. However, the book continues to emphasize how key principles of personal financial planning - saving, diversifying investments, watching expenditures, and borrowing carefully - remain valid. 2. NEW AUTHOR RANDY BILLINGSLEY BRINGS AWARD-WINNING EXPERIENCE AND FRESH PERSPECTIVE -Dr. Randy Billingsley - adds a fresh voice of experience in today`s financial planning. Dr. Billingsley has earned awards for his undergraduate and graduate instruction. His timely research, first-hand experience in working with top organizations as a financial consultant, and his knowledge of the CFA exam enable him to contribute significantly to this edition`s strong coverage of personal finance topics. 3. CRISP, EXCITING, AND FRIENDLY NEW DESIGN ENCOURAGES STUDENTS UNDERSTANDING - Based on feedback from current instructors, financial planners and even students, this edition incorporates numerous updates and a completely fresh design to ensure the book presents financial information in a clear, concise and...



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