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Chapter 2: Saving Emphasizes the importance of saving and explains the three reasons to save: emergencies, large purchases, and wealth building. Chapter 3: Budgeting Explores the purpose and process of writing a budget and the basics of banking, including balancing and reconciling a checking account. +-

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Student text includes financial forms, case studies, activities, group discussion questions and excerpts from Dave Ramsey's New York Times best-seller The Total Money Makeover. Instructor resources include sample lesson plans, sample syllabi, answer keys, chapter assessments, test banks, activities, case studies and discussion questions.

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Chapter 2: Credit & Debit Identifies terms associated with debt; evaluates the financial impact of debt on a household budget; examines the elements of a credit report and credit score; highlights the importance of avoiding debt; identifies ways to stay out of debt; explores the cost of a college education and the long-term cost of student loan ...

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