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E. Thomas Garman

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Personal Finance E. Thomas Garman, Raymond E. Forgue, 2009 PERSONAL FINANCE Tenth Edition offers a practical student friendly introduction to personal financial management Using a structured step by step approach this market leading text helps students learn how to save and invest manage student loans file taxes decrease credit card debt and plan for the future Throughout the text real life scenarios covering a wide range of financial challenges enable students to appreciate the relevance of key concepts while useful advice from personal finance experts helps them apply those concepts in their own lives Many math based examples also clearly illustrate the critical importance of achieving long term financial goals through investing Building on the success of previous editions the new Tenth Edition continues to engage students interest and focus their attention on the critical concepts they need to succeed in class and to manage their finances wisely for a lifetime

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