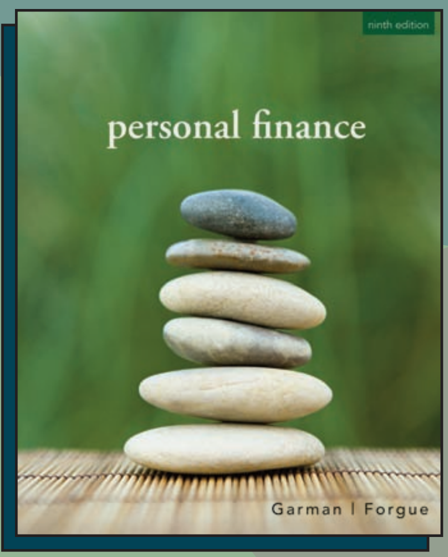
Give your students the *competence* to balance their personal finances, and you give them the *confidence* to succeed.



Personal Finance, 9/e

E. Thomas Garman • Raymond Forgue

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Personal Finance, 9/e, is so much more than a textbook. It's a complete program designed to help students find balance in planning their financial futures and extending that balance to their professional, familial, and emotional lives.

Insightful, student-friendly, and practical, this market-leading program combines advice from professional finance experts with real-life scenarios about people facing a wide range of financial challenges. The structured pedagogy helps students learn how to save and invest, manage student loans, file taxes, decrease credit card debt and plan for the future.

Understanding Personal Finance

You Must Be Kidding, Right?

Se Ri Pak invests $250 a month, or $3000 a year, in her 401(k) retirement account, which earns an 8 percent annual return. After 35 years, how much money will she have in the account above the amounts she will contribute over the years?

A. $105,000
B. $210,000
C. $471,000
D. $576,000

The answer is D, $471,000 ($576,000 − $105,000). Se Ri will contribute $105,000 ($3000 × 35). Se Ri makes the big money ($471,000) off "the compounding money," not on the amount of money ($105,000) she put into her retirement plan. It's all about the magic of compound interest!

Each chapter-opening narrative is followed by a question and potential answers. The surprising results provide an excellent opportunity to engage students in the chapter concepts.

Advice from a Pro...

Seven Money Mantras for a Richer Life

1. It's not an asset if you are wearing it!
2. Is this a need or is it a want?
3. Sweat the small stuff.
4. Cash is better than credit.
5. Keep it simple.
6. Priorities lead to prosperity.
7. Enough is enough!

Michelle Singletary
Nationally syndicated Washington Post *columnist ("The Color of Money") and author of* 7 Money Mantras for a Richer Life: How to Live Well with the Money You Have

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These boxes, co-authored by some of the country's best personal finance experts, offer students practical advice regarding financial decisions and their future.

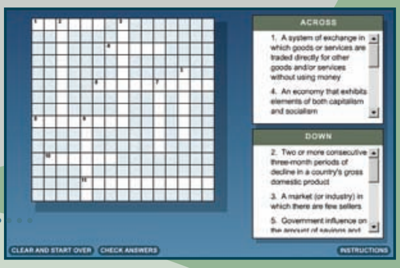
Instant Message

Income Does Not Create Wealth

People do not get wealthy by earning an income. Real wealth comes from increases in the value of assets over time, such as their home or the growth of their investments with a 401(k) retirement program.

These brief inserts provide practical information on financial issues and opportunities.

Purchase of the *Personal Finance* text includes passkey access to *Your Guide to an "A"* premium online study content. Resources include MP3 downloadable chapter summaries, ACE+ practice tests, games, and personal finance calculators.



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Tear off the *Good Money Habits* box and put it someplace you can reference it. Even Personal Finance instructors need a fiscal responsibility check every once in a while!

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In Canada

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In the United Kingdom, Europe, Africa and the Middle East

Houghton Mifflin Company International, Inc.
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United Kingdom
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Good Money Habits in Personal Finance

Make the following your money habits in understanding personal finance:

1. Spend significantly less than you make and save using a pay-yourself-first approach.
2. Stay up-to-date with current economic conditions and the knowledge to manage your personal finances.
3. When making financial decisions, use marginal and opportunity costs and time value of money calculations.
4. Establish financial goals and take actions to achieve them.
5. Take advantage of tax sheltering through your employer's benefits program.
6. Believe in compounding by allowing your money to work for you over time by earning interest on top of the principal and other accrued interest.
7. Keep debt under control.
8. Take responsibility for managing your own financial success.