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TWELFTH EDITION



LAWRENCE J. GITMAN

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Lawrence J. Gitman, Chad J. Zutter



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Personal Financial Management Nico Swart, 2004-04 This Second Edition provides an excellent and holistic structure for planning and managing your personal finances Everything you need to know in order to make informed decisions about any and every aspect of your finances is contained in the ten key personal financial planning areas career income tax estate investment protection credit health care retirement and emigration planning Ultimately we all hope for financial independence after retirement and how you plan and manage your finances in any one of these key areas can have far reaching positive or negative financial implications for your future Key features Learning outcomes and self assessment questions Numerous diagrams figures and tables Outlines the personal financial planning process Describes the assessment and measurement of personal financial performance Explains the time value of money Details ten personal financial planning areas

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