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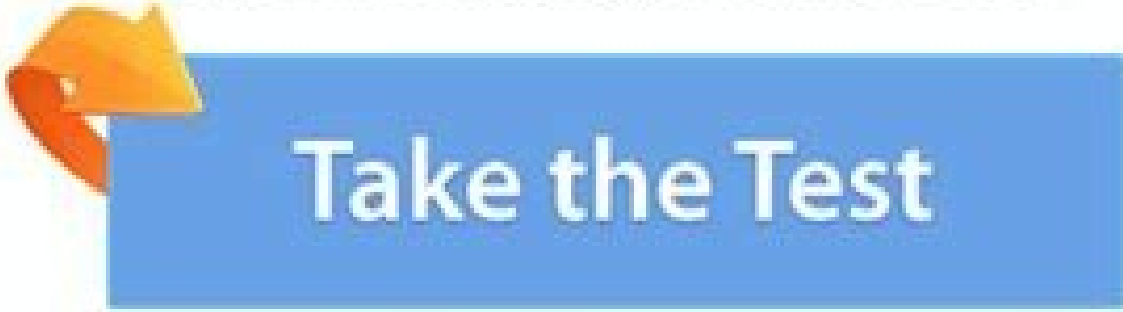
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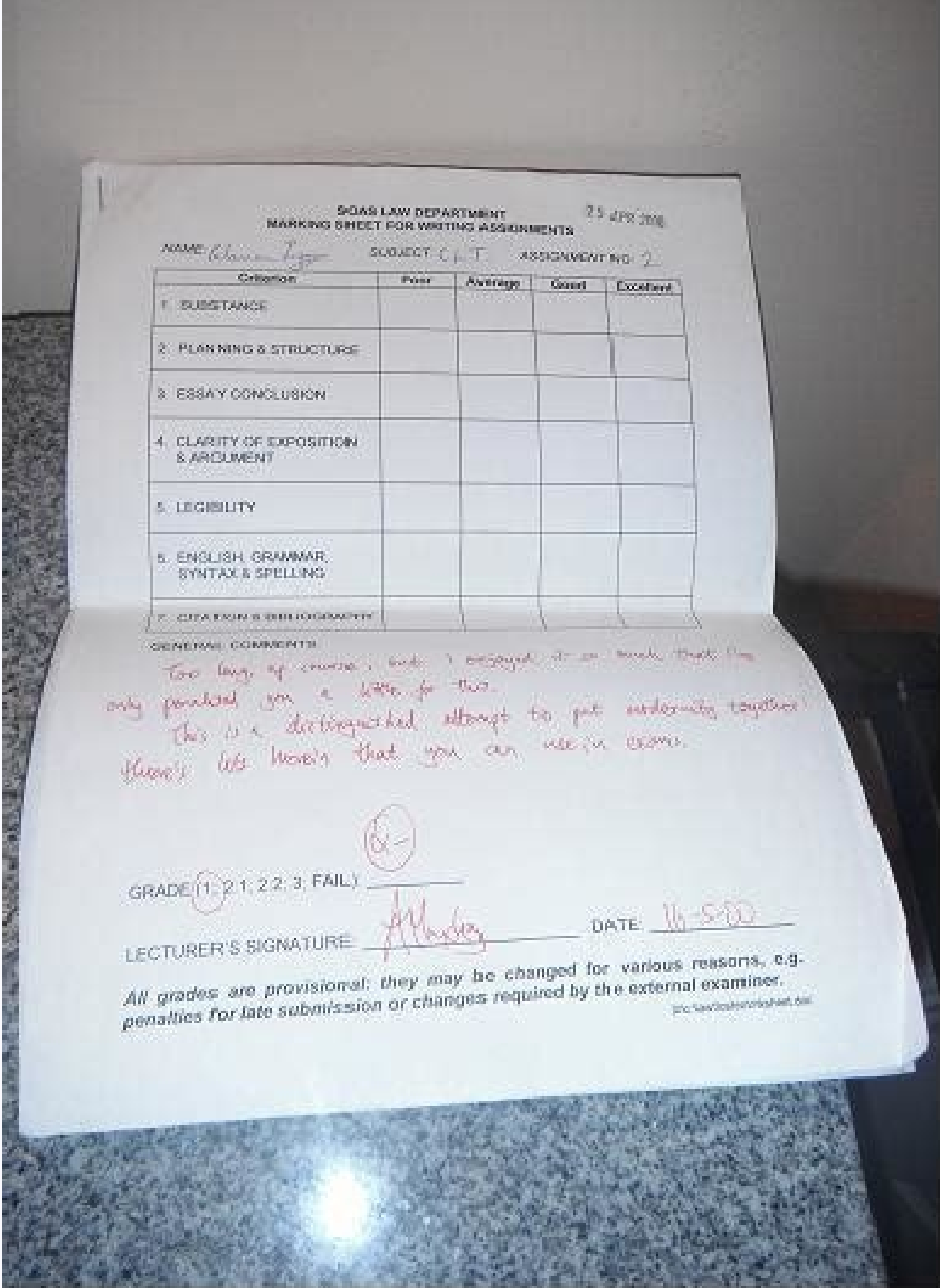


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NEW! Continued coverage of lessons from the recent economic downturn and the uneven recovery is included throughout the book where appropriate, including Chapters 1, 5, 7, 8, 11, 12, and 17. Cash or Liquid Asset Management6. Student and Consumer Loans: The Role of Planned Borrowing8. NEW! Behavioral Insights are covered in every chapter in a section titled "Principle 9: Mind Games, Your Financial Personality, and Your Money." This section highlights how behavioral biases can sabotage financial well-being and demonstrates how an understanding of these biases can be used to avoid destructive financial behavior. Students will construct financial statements, analyze a changing financial situation, calculate taxes, measure risk exposure, and develop a financial plan. Personalizing learning with MyFinanceLab® MyFinanceLab is an online homework, tutorial, and assessment program that truly engages students in learning. Just as a great instructor brings course material to life, the Enhanced eText brings reading to life – with animations, interactive tutorials, and more. By introducing the ten fundamental principles of personal finance in a way that leaves a lasting impression, this text offers students lifelong tools that will help them effectively cope with an ever-changing financial environment. Investing in Bonds and Other Alternatives14. This package includes MyFinanceLab®. Monitor responses to find out where students are struggling. Students will clearly see that in the course of their lifetime, they will experience many events that will change their goals, affect their financial resources, and create new financial obligations or opportunities. This fully integrated online homework tool gives students the hands-on practice and tutorial assistance they need to learn finance skills efficiently. The Seventh Edition has been updated to reflect recent changes in the world of personal finance, including new tax laws, the recent economic downturn, weakness in the labor markets, the introduction of the Affordable Care Act, the explosion of student loans, and the rise of credit card debt. Behavioral Insights are covered in every chapter in a section titled "Principle 9: Mind Games, Your Financial Personality, and Your Money." This section highlights how behavioral biases can sabotage financial well-being and demonstrates how an understanding of these biases can be used to avoid destructive financial behavior. Life and Health Insurance10. Estate Planning: Saving Your Heirs Money and Headaches17. Dynamic Study Modules: Not every student learns the same way and at the same rate. Enhanced eText: Engagement in lecture is essential to student success, and continuing that engagement outside of class is just as critical. K12 Educators: Contact your Savvas Learning Company Account General Manager for purchase options. Property and Liability InsurancePart 4: Managing Your Investments13. An increased emphasis on the use of the Internet and mobile apps is introduced and described when discussing various financial topics such as budgeting, record keeping, credit cards, investments, and retirement planning. Part 1: Financial Planning 1. Mutual Funds: An Easy Way to DiversifyPart 5: Life Cycle Issues16. You can assign Dynamic Study Modules as homework and receive results right in your gradebook. Financial Life Events-Fitting the Pieces TogetherAppendix A: Compound Sum of \$1 598Appendix B: Present Value of \$1 600Appendix C: Compound Sum of an Annuity of \$1 for n Periods Appendix D: Present Value of an Annuity of \$1 for n Periods Appendix E: Monthly Installment Loan Tables Format Website ISBN-13: 9780133877755 Online purchase price \$104.99 Availability Students, buy access MyLab Finance without Pearson eText -- Instant Access -- for Personal Finance: Turning Money into Wealth, 7th Edition TestGen Computerized Test Bank for Personal Finance: Turning Money into Wealth, 7th Edition PowerPoint Presentation (Download only) for Personal Finance: Turning Money into Wealth, 7th Edition Instructor's Resource Manual (Download only) for Personal Finance: Turning Money into Wealth, 7th Edition Test Bank (Download only) for Personal Finance: Turning Money into Wealth, 7th Edition MyLab Finance with Pearson eText -- Instructor Access Code Show Order Information for Pearson offers affordable and accessible purchase options to meet the needs of your students. 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It helps students better prepare for class, quizzes, and exams – resulting in better performance in the course – and provides educators a dynamic set of tools for gauging individual and class progress. Up-to-Date Information NEW! Dramatically expanded coverage of student loans and paying for college now covers almost half of Chapter 7.This chapter helps students understand the consequences of school choice and gives them an in-depth look at the world of student loans to help untangle the complexities and jargon associated with them. Discussion Cases close out each chapter and provide students with real-life problems that tie together the chapter topics and require a practical financial decision. Dramatically expanded coverage of student loans and paying for college now covers almost half of Chapter 7.This chapter helps students understand the consequences school choice and gives the an in-depth look at the world of student loans to help untangle the complexities and jargon associated with them.The coverage of investing is simplified and completely revised by combining Investment Basics (formerly Chapter 11) and Securities Markets (formerly Chapter 12). A Blueprint for Securing Your Financial Future Personal Finance: Turning Money into Wealth empowers students to successfully make and carry out a plan for their financial future. Now, thanks to advances in adaptive learning technology, you no longer have to teach as if they do. Students will clearly see that in the course of a lifetime, they will experience many events that will change their goals, affect their financial resources, and create new financial obligations or opportunities. 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And, because your students are always on the go, Dynamic Study Modules can be accessed from any computer, tablet, or smartphone. The Home and Automobile DecisionPart 3: Protecting Yourself with Insurance9. NEW! Ten Financial Life Events are examined in Chapter 17 to tie together all of the concepts and tools presented in this book. Tax Planning and StrategiesPart 2: Managing Your Money5. The Financial Planning Process 2. In addition to a summary for the material covered under each learning objective, key terms are also defined within each learning objective. Instructors can use them for homework assignments or to guide students through actual decisions. Personalizing learning with MyFinanceLab® MyFinanceLab® is an online homework, tutorial, and assessment program that truly engages students in learning. Action Plans conclude each chapter in a new section titled "Principle 10: Just Do It." These sections contain concise directions encouraging the student to put into play the personal finance lessons learned in that chapter. NEW! An increased emphasis on the use of the Internet and mobile apps is introduced and described when discussing various financial topics such as budgeting, record keeping, credit cards, investments, and retirement planning. Author-Created Videos and Animations Enhanced Learning Tools The Ten Principles of Personal Finance are introduced in Chapter 1 and are touched upon in each of the following chapters to show students how to apply these principles to real-life situations. The Continuing Case of Cory and Tisha Dumont appears in each section of the textbook and gives students the opportunity to synthesize and integrate the many different financial concepts they've learned. Measuring Your Financial Health and Making a Plan3. Continued coverage of lessons from the recent economic downturn and the uneven recovery is included throughout the book where appropriate, including Chapters 1, 5, 7, 8, 11, 12, and 17. Understanding and Appreciating the Time Value of Money4. In the Enhanced eText, immediate practice suited to a variety of learning styles is just a click away. Dynamic Study Modules assess student performance and activity in real time and, using data and analytics, personalize content to reinforce concepts that target each student's strengths and weaknesses. Savvas Learning Company is a trademark of Savvas Learning Company LLC. The Personal Finance Workbook contains tear-out worksheets to provide a step-by-step analysis of many of the personal finance decisions examined in the book. Ten Financial Life Events are examined in Chapter 17 to tie together all of the concepts and tools presented in this book. End-of-chapter materials have been redesigned to more closely match learning objectives. Ample opportunities for online practice and assessment in MyFinanceLab are seamlessly integrated into the content of each chapter and organized by section within the chapter summaries. Action-Oriented Learning Objectives are included in the beginning of each chapter. Stop and Think sections offer students additional insight into the material presented.

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