

Covers Essential Topics to Prepare Students to Achieve Financial Security

Decisions students make today can affect not only their lives now but have an impact on their future. *Personal Finance* was written with one purpose: To provide the information students need to make informed decisions that can change their lives. The 13th edition provides the information needed to take advantage of opportunities and help manage their finances. *Personal Finance* is packed with information and examples to help students plan for the future and achieve financial security. It includes the most current information available for important topics such as taxes, college loans, health care, and investments. Other important topics including credit, housing, legal protection, retirement planning, and estate planning have also been revised in this edition.

Additional Features:

- **Financial Literacy in Your Life** covers why the issues presented in each chapter are important and provides alternatives to consider when facing related decisions.
- The **My Life** feature presents students with an engaging scenario and asks follow-up questions to get students thinking about their own finances.
- **How To** boxes highlight a personal finance issue and walk students through how to navigate the situation.
- **Financial Literacy Calculations** present more than 90 mathematical applications relevant to personal financial situations.
- **Smart Money Minute** features include fun facts, information, and financial planning assistance.
- **Practice Quizzes** at the end of each major section help students assess their knowledge of the main ideas covered in that section.

Personal Finance

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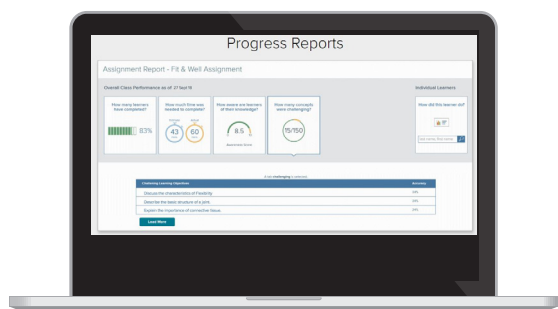
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- Student Edition Sample Only 978-1-26-619737-6

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