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Description

Personal Finance 11th Edition by E. Thomas Garman - Test Bank Sample Questions Instant Download With Answers Chapter 3—Financial Statements, Tools, and Budgets

#### TRUE/FALSE

Financial planning focuses prmarily on spending wisely.

AMS: F

financial planning also includes the management of risk and plans for capital accumulation

PTS: 1 DIF: easy REF: p. 65

Financial planning begins by acquiring a good job that provides a person with enough extra income to manage.

AMS: F

financial planning begins by examining values and setting financial goals.

PTS: 1 DIF: moderate REF: p. 65

# **Personal Financial 11 Edition Chapter 3**

**Eric Tyson** 

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