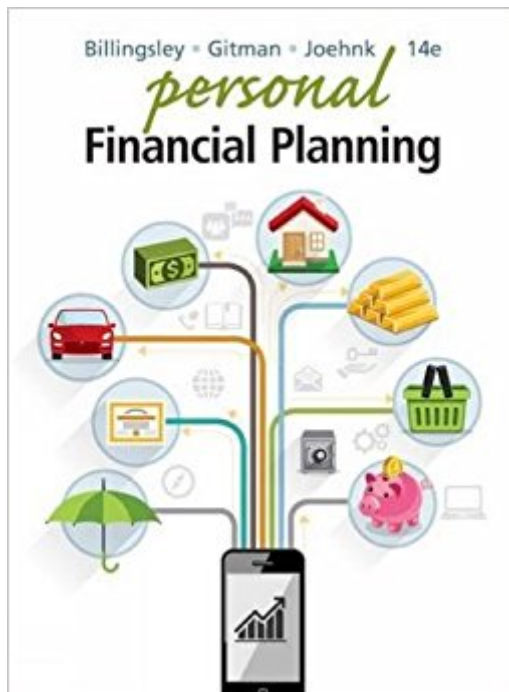


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Personal Financial Planning



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Knowing what to do with your money is more important than ever. Billingsley/Gitman/Joehnk's market-leading PERSONAL FINANCIAL PLANNING, 14E, provides the tools, techniques, and understanding you need to define and achieve your financial goals. You will find the numerous practical examples, illustrations, and reliance on common sense that is engaging and refreshingly concrete. Features such as You Can Do It Now, the Financial Impact of Personal Choices, Financial Fact or Fantasy, Financial Planning Tips, Financial Road Signs, and Behavior Matters keep the material relevant and vital to facing a life time of important personal financial decisions. The 14th edition is packed with information relevant to you--for example, changing spending habits for the better, knowing the right questions to ask a financial adviser, using tips on budgeting and planning for retirement, knowing what to look for when choosing a bank, knowing whether to buy or lease a car, knowing what's important when buying your first home, and choosing the right credit card. All-new features teach you to use today's critical financial tools and technology, including financial planning software. CFP practice questions provide valuable practice. The CengageNOW, Aplia, or MindTap online learning system helps you complete your homework and achieve the grade you want.

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Dr. Billingsley is a finance professor at Virginia Tech University and is an award-winning teacher at both the undergraduate and graduate levels. His research, consulting, and teaching focus on equity valuation, risk management and derivatives-based strategies, and regulatory finance. In 2006 he

published a financial analysis book with the Wharton School. In addition, his research has been published in refereed journals, including the Journal of Portfolio Management, the Journal of Banking and Finance, Financial Management, the Journal of Financial Research, and the Journal of Futures Markets. As a consultant, Dr. Billingsley has served as an expert witness on equity valuation, capital cost estimation, and economic damages analysis. His consulting clients include BellSouth Telecommunications, the United States Telecommunications Association, LECG, Sprint and others. A CFA charter-holder, Dr. Billingsley has taught CFA examination review courses at multiple levels for the last 15 years throughout the U.S., Europe and Asia. He is the author of Portfolio Management, Equity Investments and Alternative and Derivative Investments in Candidate Study Notes, Volumes 3 and 4.

Lawrence J. Gitman is an emeritus professor of finance at San Diego State University. He received his BA from Purdue University, MBA from the University of Dayton, and PhD from the University of Cincinnati. A prolific author, Dr. Gitman has published more than 50 articles appearing in FINANCIAL MANAGEMENT, the FINANCIAL REVIEW, JOURNAL OF FINANCIAL PLANNING, JOURNAL OF RISK AND INSURANCE, FINANCIAL SERVICES REVIEW, JOURNAL OF FINANCIAL RESEARCH, FINANCIAL PRACTICE AND EDUCATION, JOURNAL OF FINANCIAL EDUCATION, and other scholarly publications.

Michael D. Joehnk is an emeritus professor of finance at Arizona State University. In addition to his academic appointments at ASU, Dr. Joehnk spent a year as a visiting professor of finance at the University of Otago in New Zealand. He received his BA and PhD degrees from the University of Arizona and his MBA from Arizona State University. A Chartered Financial Analyst (CFA), he served as a member of the Candidate Curriculum Committee and of the Council of Examiners of the Institute of Chartered Financial Analysts. He also served as a director of the Phoenix Society of Financial Analysts and as secretary-treasurer of the Western Finance Association and was elected to two terms as vice president of the Financial Management Association. Dr. Joehnk has authored or co-authored more than 50 articles, five popular books, and numerous monographs. In addition to co-authoring several books with Dr. Gitman, Dr. Joehnk wrote the highly successful paperback tradebook INVESTING FOR SAFETY'S SAKE. He also has served as editor and contributed to several other prominent books. His articles have appeared in FINANCIAL MANAGEMENT, JOURNAL OF FINANCE, JOURNAL OF BANK RESEARCH, JOURNAL OF PORTFOLIO MANAGEMENT, JOURNAL OF CONSUMER AFFAIRS, JOURNAL OF FINANCIAL AND QUANTITATIVE ANALYSIS, AAI JOURNAL, JOURNAL OF FINANCIAL RESEARCH, BELL JOURNAL OF ECONOMICS, DAILY BOND BUYER, FINANCIAL PLANNER, and other publications. Dr. Joehnk served a six-year term as executive co-editor of the JOURNAL OF FINANCIAL RESEARCH. He and his wife live in

Flagstaff, Arizona, where they enjoy hiking and other activities in the nearby mountains and canyons.

Worked for what I needed it for. It's absolutely boring, but that's finance.

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