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Chapter 1: Saving & Budgeting Introduces personal finance concepts; explores what it means to be smart with money; emphasizes three reasons to save money; compares simple interest and compound interest; explains the purpose of a budget; identifies the difference between debit and credit cards; explores how to talk about money and money goals; and highlights the importance and benefits of giving to serve others.

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Student text includes financial forms, case studies, activities, group discussion questions and excerpts from Dave Ramsey's New York Times best-seller The Total Money Makeover. Instructor resources include sample lesson plans, sample syllabi, answer keys, chapter assessments, test banks, activities, case studies and discussion questions.

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