

Personal Financial Planning 13th Edition Answers

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tools strategies and insight you need to make the best decisions for your financial future

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essentials of personal financial planning essentials of personal financial planning was written to challenge the status quo by promoting personal financial planning pfp as a profession not as a sales tool to gather assets under management or facilitate sales of insurance products the book takes a comprehensive and integrated approach to pfp for accounting students allowing them to view the profession through the lens of a cpa with integrity and objectivity this book systematically introduces the essentials of all the major pfp topics estate retirement investments insurance and tax as well as the pfp process concepts and regulatory environment professional responsibilities of a cpa personal financial planner and the requirements of the statement on standards in pfp services time value of money concepts the book then builds on these foundational concepts showing their interconnectivity and professional opportunities to provide a deeper understanding of pfp and its application after reading this book students will be able to apply the knowledge and skills gained from this course to have an immediate and long term positive impact for themselves and for the clients they serve

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