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# **Personal Finance 2025 Edition**

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necessary cash flow Plan more effectively for major future investments and significant life events Contents Introduction Chapter 1 Budget on a Teacher's Salary Chapter 2 Save More in the Short and Long Term Chapter 3 Spend Less Chapter 4 Protect What Matters Chapter 5 Understand Your Credit Score Chapter 6 Eliminate Your Debt Chapter 7 Understand How to Buy a House and Manage a Mortgage Chapter 8 Plan Your Legacy Conclusion What Really Matters References Index

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