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4 Foundations in Personal Finance dave ramsey, a personal money management expert, is an extremely popular national radio personality, and author of the New York Times best-sellers The Total Money Makeover, Financial Peace and More Than Enough. Ramsey added television host to his title in 2007 when “The

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Summarize factors that influence consumer decisions. Marketing, peer influence, brand recognition, opportunity cost, a dive from others, immaturity, contentment, time, whether the item/service is wanted or needed, etc. Explain why consumer awareness is such an important part of a healthy financial plan.

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Q. If you plan to attend a community college for your first two years, you'll want to work closely with your advisor to make sure that the classes you take will transfer to your four-year school

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other relevant materials—are available at [www.worldbank.org/globalindex](http://www.worldbank.org/globalindex).

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