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Joan Ryan has taught personal finance for more than 20 years. While teaching at Willamette High School in Eugene, Oregon, she developed the original personal finance course materials for publication. Dr. Ryan currently is a faculty member in the business department at Clackamas Community College, Portland, OR.

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**Student Module INTRODUCTION**

"Personal Financial Literacy, 2nd edition, Joan S. Ryan" ... Web sites below from the previous Personal Finance book used--"Managing Your Personal Finances, Ryan, 5th ed." Click on the link for each unit. Unit 1: Chapters 1-5: Unit 2: Chapters 6-9:

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