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Best answer: first, having \$200k in savings is only good if you have paid off all your credit cards and have no car payment. you won't need \$3 million to retire if you work at a couple jobs and earn a pension in each job. there are many people who work five years here, and ten years there, and put in twenty years in the military and three pensions plus social security

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Description Foundations of Personal Finance prepares students to be responsible for their own money management and become financially capable individuals. Principles of personal finance and economic concepts are presented in an easy-to-understand format. Each chapter in this new edition is revised to reflect the latest in personal finance trends and information.

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