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The following are solutions to problems at the end of the PFIN 3 textbook chapter. 1. Student answers will vary. In general, using personal financial planning tools helps individuals to organize their finances, evaluate their current financial condition, and track changes in their financial condition through

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PFIN Gitman 0-538-74365-4 ... LAWRENCE J. GITMAN is an emeritus professor of finance at San Diego State University. He received his bachelor's degree from Purdue University, his M.B.A. from the University of Dayton, and his Ph.D. from the University of Cincinnati. Professor Gitman is a pro-

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