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A series of envelopes, divided into pre-determined categories, used to store cash for planned monthly expenses. This is a self-imposed discipline tool to help people manage their monthly

finances.

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A B; Define: Auction: A public sale in which property or items of merchandise are sold to the highest bidder; Define: Consignment Shop: Retail store where people sell items and the owner of the shop gets a percentage of the sale.

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Foundations in Personal Finance: High School Edition for Homeschool is designed in four distinct units. Each unit contains three chapters taught on video by Dave Ramsey and his team of experts. The instructors creatively weave together humor and real-life stories that educate and reinforce sound principles of managing money.

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