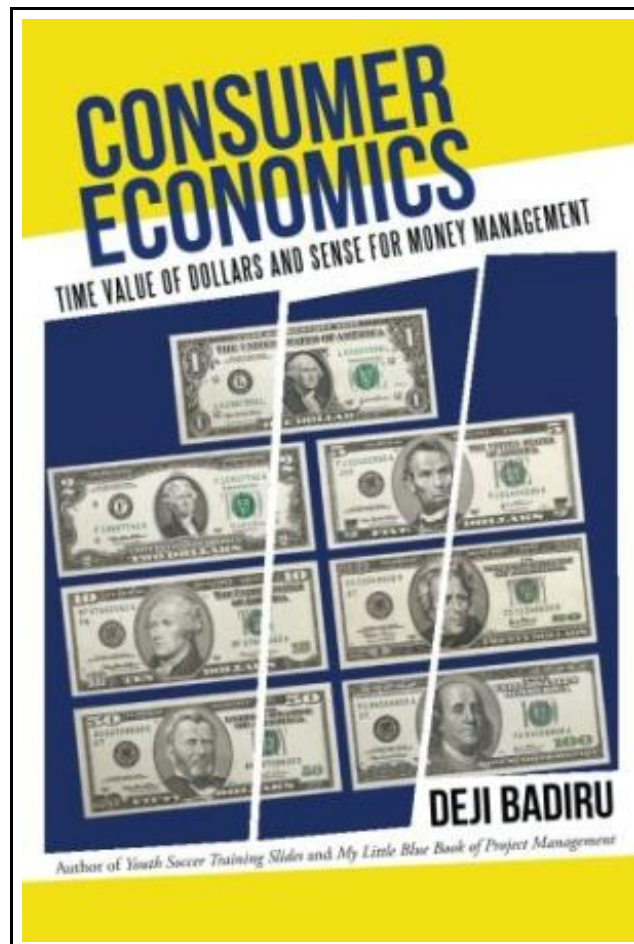


## Consumer Economics: Time Value of Dollars and Sense for Money Management



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