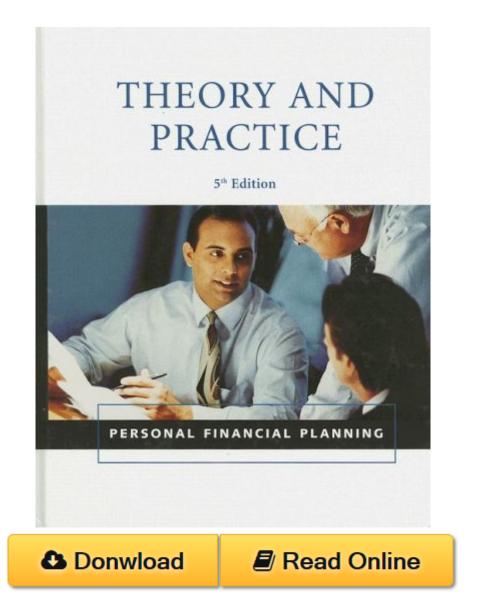
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Personal Financial Planning Theory & Practice Review

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