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Chapter 1	THE ROLE OF FINANCIAL MANAGEMENT
Chapter 3	THE TIME VALUE OF MONEY*
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Chapter 21	TERM LOANS AND LEASES (may be omitted in an abbreviated course)

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\*Note: Some instructors prefer to cover Chapters 6 and 7 before going into Chapters 3-5. These chapters have been written so that this can be done without any problem.

# Personal Financial Planning 12e Instructor Manual

**Carol Campbell, Ken Zeichner, Ann  
Lieberman, Pamela Osmond-Johnson**



## **Personal Financial Planning 12e Instructor Manual:**

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years of experience While Canada has enjoyed much educational success the education of First Nations students has historically been one of the country's more controversial and contentious issues Overall Canada is a country that is proud of its education system and places a high value on and participation in publicly funded education **Federal Regulatory**

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