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A written cash flow plan. 2.   A   The act of matching your bank statement with your checkbook. 3.

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Make a list of all of your expenses for the month ahead of time. 2.

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Conversely, a present value equals the future value minus the interest that comes ...

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...

1. Show if you are overspending in an area 2. Remove the guilt and shame sometimes associated with a purchase and 3. Make your money go further. True/False The number-one cause of divorce in North America today is stress and disagreements over money. True

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