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definition below. A - Reconcile D - Budget  
G - Carbon Check B - Impulse Purchase E  
- Zero-Based Budget H - Overdraft C -  
Cash Flow Statement F - Envelope System  
1. \_\_\_D\_\_\_ A written cash flow plan. 2.  
\_\_\_A\_\_\_ The act of matching your bank  
statement with your checkbook. 3.

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your expenses for the month ahead of  
time. 2. Prioritize the list of expenses in  
order of importance. 3. When you receive  
your check, spend your money the way it

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CHAPTER 3 The Time Value of Money

Q UESTIONS 1. What is the relationship between a future value and a present

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**Key** value? A future value equals a present value plus the interest that can be earned by having ownership of the money; it is the amount that the present value will grow to over some stated period of time.

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

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Key  
America today is stress and disagreements over money. True

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G 2. A. 3. E 4. D 5. C. 6. B 7. F

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14. Because Ben invested earlier, his money had more time to earn ...

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**Key** emergency fund. As you get older, your financial responsibilities will grow. Your emergency fund should increase as well.

14. Because Ben invested earlier, his money had more time to earn ...

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