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Teaches you how to save money, invest, and build wealth; write and follow a budget; live debt free and attend college without student loans ; set and achieve personal and career goals ; become a wise consumer ; evaluate employee benefits ; describe different kinds of insurance and know what's best for you ; communicate with others about money ; identify types of taxes and how they affect your income ; give to others of your money, time and talents ; make informed and responsible financial decisions.

Dave Ramsey explains those scriptural guidelines for handling money.

Whether you teach classes in Family and Consumer Sciences or Business, Foundations of Personal Finance is the right text for you. It introduces students to fundamental economic concepts so they can better understand an increasingly complex world. They learn how to identify and manage resources to achieve their own economic goals. A chapter covers each personal finance area: taxes, credit, insurance, savings, investments, and financial institutions. Students also learn how to make wise decisions about the things that affect many household budgets: food, clothing, transportation, housing, technology, and health. The text challenges students to plan their futures -- with education, job training, and careers -- and help make environmental resources available for future generations. Each chapter contains colorful photos and charts, compelling case studies, career profiles, reports about current global issues, and related content from other academic areas. This bundle includes a copy of the Student Text and an Online Text (6-Year Classroom Subscription). Students can instantly access the Online Text with browser-based devices, including iPads, netbooks, PCs, and Mac computers. With G-W Online Textbooks, students easily navigate linked table of contents, search specific topics, quickly jump to specific pages, enlarge for full-screen reading mode, and print selected pages for offline reading.

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A timely and innovative examination of the EU data protection regime, this book challenges existing assumptions about data protection and expounds a clear vision for the future of this crucial and contentious area of law.

A strategy for changing attitudes about personal finances covers such topics as getting out of debt, the dangers of cash advances and keeping spending within income limits.

Developed and written by canfitpro, Canada's foremost education and certification provider for fitness professionals, this third edition of Foundations of Professional Personal Training contains essential information for building skills, creating systems to work with clients, and preparing for the Personal Training Specialist (PTS) certification. Extensively updated to match the certification standards, this edition includes the following: New chapters on periodization, screening and assessment, program design, and the canfitpro Personal Training Specialist framework Diverse client case studies to use for practice and application of concepts Details about canfitpro's optimal health perspective, which integrates physical activity, nutrition, and mental well-being Strategies for cultivating the client-personal trainer relationship Contemporary information regarding inclusive training, training in a virtual environment, and building a business Foundations of Professional Personal Training, Third Edition, prepares new and prospective personal trainers for all aspects of their exciting profession. Providing key concepts of personal training, guidelines for program design and injury prevention, and considerations for working with clients, this text is an essential resource for preparation for the PTS exam and for a successful career in personal training.

Written by a veteran Christian educator, this readable book describes the relationship between the Christian faith and the world of learning by looking at the five modern worldviews competing with Christian theism.

It's not about doing more. IT'S ABOUT DOING WHAT MATTERS. As a busy mom with three young kids and a career, #1 national bestselling author Christy Wright knows what it's like to try to do it all and be stretched too thin. After years of running on empty, she realized she had to do something different. It wasn't just a matter of saying no to a few things. She had to figure out why she felt overwhelmed, overcommitted, and out of balance. Here's what she discovered: Life balance isn't something you do. It's something you feel. The great news is you can feel balanced – even in your busy life. In Take Back Your Time, Christy redefines what balance is and reveals the clear path to actually achieve it. You'll learn how to: Identify what balance looks like in your unique situation and season. Find confidence in the choices that are right for you. Feel peace even

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during chaotic times. Learn how to be present for your life and actually enjoy it! You weren't created to live busy and burnt out, unhappy and unfulfilled. You shouldn't be haunted by some elusive idea of balancing it all. There's more for you right now. Today. And it starts with taking back your time the guilt-free way.

Drawing upon the wisdom of experts in the field, this reader-friendly volume of Community Psychology edited by Victoria Scott and Susan Wolfe explores both foundational competencies and the technical how-to skills needed for engaging in community psychology practice. Each chapter explores a core competency and its application in preventing or amending community problems and issues. With case examples throughout, this book offers a practical introduction to community outreach and intervention in community psychology.

Provides a rigorous treatment of some of the basic tools of economic modeling and reasoning, along with an assessment of the strengths and weaknesses of these tools.

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