

The background of the cover is a composite image. It features a hand in a red sleeve holding a blue pen, poised to write on a document held by a silver clipboard. This scene is overlaid on a large, slightly blurred image of a US dollar bill. The overall color palette is dominated by greens and yellows from the currency, with a red accent from the sleeve.

# PERSONAL FINANCIAL PLANNING

Second U.S. Edition

Kwok Ho

Grady Perdue

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# Personal Financial Planning 5th Edition Kwok Ho

**Jianjun Gao**



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