

**Personal Finance's
Instructor Manual by
Michael Casey**

Personal Finance
Eighth Edition

Jeff Madura



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expertise has translated into him developing a personal finance system that identifies the essential elements of personal finance. As a result, he has developed a system called The Seven Phases of Financial Wellness. This system was first introduced as a 1-2 day long seminar and now is available in book form for the whole world. His personal finance system teaches tried and tested biblical principles of finance as well as practical tools and techniques that take a person from financial bondage to financial freedom. In addition, Joe is a military veteran, a licensed and ordained minister who resides with his wife in the Philadelphia area. You can contact him via his website www.pastorjoebrown.com.

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