

## PERSONAL FINANCE STUDY GUIDE CHAPTER 2 SAVING

1. The savings rate compares after-tax income to the money people spend on a variety of items.
2. The persistent rise in the cost of goods and services is inflation.
3. People do not save money because: They lack discipline, do not live on a budget, and lack focus.
4. The amount of money that you save is not determined according to how much you have left at the end of the month after all spending is done. It is focus, habit, discipline.
5. The five steps to financial success are called the Five Foundations.
6. This is not true: A fully funded emergency fund should be \$100.
7. This is not true: The first foundation is to get out of debt.
8. This is not true: The first thing that you should save for is retirement.
9. This is not true: Instead of saving for large purchases in a sinking fund, you should borrow money and pay it back quickly.
10. Saving money over time for a large purchase is a sinking fund.
11. The percentage earned on invested principal is an interest rate.
12. The First Foundation is to save a \$500 emergency fund.
13. To have a negative savings rate means spending more money than you make and acquiring debt.
14. The key to saving money is to: focus, make saving a habit and a priority, and discipline.
15. Your income is not a key to saving money.
16. Compound interest is interest paid on interest previously earned.
17. Americans do not maintain a very high savings rate. Average per household savings in the US is 4% compared with 15.8% in France.
18. Save money for 3 basic reasons: emergencies, large purchases, wealth building.
19. An Emergency Fund is money set aside and left alone.

# Personal Finance Chapter 18 Study Guide Answers

**Pearson, Courtland L. Bovée**



## **Personal Finance Chapter 18 Study Guide Answers:**

Immerse yourself in heartwarming tales of love and emotion with is touching creation, Tender Moments: **Personal Finance Chapter 18 Study Guide Answers** . This emotionally charged ebook, available for download in a PDF format ( \*), is a celebration of love in all its forms. Download now and let the warmth of these stories envelop your heart.

[https://crm.avenza.com/About/uploaded-files/default.aspx/Platinum\\_Physical\\_Science\\_Grade\\_11\\_Teachers\\_Guide.pdf](https://crm.avenza.com/About/uploaded-files/default.aspx/Platinum_Physical_Science_Grade_11_Teachers_Guide.pdf)

## **Table of Contents Personal Finance Chapter 18 Study Guide Answers**

1. Understanding the eBook Personal Finance Chapter 18 Study Guide Answers
  - The Rise of Digital Reading Personal Finance Chapter 18 Study Guide Answers
  - Advantages of eBooks Over Traditional Books
2. Identifying Personal Finance Chapter 18 Study Guide Answers
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Personal Finance Chapter 18 Study Guide Answers
  - User-Friendly Interface
4. Exploring eBook Recommendations from Personal Finance Chapter 18 Study Guide Answers
  - Personalized Recommendations
  - Personal Finance Chapter 18 Study Guide Answers User Reviews and Ratings
  - Personal Finance Chapter 18 Study Guide Answers and Bestseller Lists
5. Accessing Personal Finance Chapter 18 Study Guide Answers Free and Paid eBooks
  - Personal Finance Chapter 18 Study Guide Answers Public Domain eBooks
  - Personal Finance Chapter 18 Study Guide Answers eBook Subscription Services
  - Personal Finance Chapter 18 Study Guide Answers Budget-Friendly Options
6. Navigating Personal Finance Chapter 18 Study Guide Answers eBook Formats

- ePub, PDF, MOBI, and More
  - Personal Finance Chapter 18 Study Guide Answers Compatibility with Devices
  - Personal Finance Chapter 18 Study Guide Answers Enhanced eBook Features
7. Enhancing Your Reading Experience
- Adjustable Fonts and Text Sizes of Personal Finance Chapter 18 Study Guide Answers
  - Highlighting and Note-Taking Personal Finance Chapter 18 Study Guide Answers
  - Interactive Elements Personal Finance Chapter 18 Study Guide Answers
8. Staying Engaged with Personal Finance Chapter 18 Study Guide Answers
- Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Personal Finance Chapter 18 Study Guide Answers
9. Balancing eBooks and Physical Books Personal Finance Chapter 18 Study Guide Answers
- Benefits of a Digital Library
  - Creating a Diverse Reading Collection Personal Finance Chapter 18 Study Guide Answers
10. Overcoming Reading Challenges
- Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
11. Cultivating a Reading Routine Personal Finance Chapter 18 Study Guide Answers
- Setting Reading Goals Personal Finance Chapter 18 Study Guide Answers
  - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Personal Finance Chapter 18 Study Guide Answers
- Fact-Checking eBook Content of Personal Finance Chapter 18 Study Guide Answers
  - Distinguishing Credible Sources
13. Promoting Lifelong Learning
- Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
14. Embracing eBook Trends
- Integration of Multimedia Elements
  - Interactive and Gamified eBooks

## **Personal Finance Chapter 18 Study Guide Answers Introduction**

Free PDF Books and Manuals for Download: Unlocking Knowledge at Your Fingertips In today's fast-paced digital age, obtaining valuable knowledge has become easier than ever. Thanks to the internet, a vast array of books and manuals are now available for free download in PDF format. Whether you are a student, professional, or simply an avid reader, this treasure trove of downloadable resources offers a wealth of information, conveniently accessible anytime, anywhere. The advent of online libraries and platforms dedicated to sharing knowledge has revolutionized the way we consume information. No longer confined to physical libraries or bookstores, readers can now access an extensive collection of digital books and manuals with just a few clicks. These resources, available in PDF, Microsoft Word, and PowerPoint formats, cater to a wide range of interests, including literature, technology, science, history, and much more. One notable platform where you can explore and download free Personal Finance Chapter 18 Study Guide Answers PDF books and manuals is the internet's largest free library. Hosted online, this catalog compiles a vast assortment of documents, making it a veritable goldmine of knowledge. With its easy-to-use website interface and customizable PDF generator, this platform offers a user-friendly experience, allowing individuals to effortlessly navigate and access the information they seek. The availability of free PDF books and manuals on this platform demonstrates its commitment to democratizing education and empowering individuals with the tools needed to succeed in their chosen fields. It allows anyone, regardless of their background or financial limitations, to expand their horizons and gain insights from experts in various disciplines. One of the most significant advantages of downloading PDF books and manuals lies in their portability. Unlike physical copies, digital books can be stored and carried on a single device, such as a tablet or smartphone, saving valuable space and weight. This convenience makes it possible for readers to have their entire library at their fingertips, whether they are commuting, traveling, or simply enjoying a lazy afternoon at home. Additionally, digital files are easily searchable, enabling readers to locate specific information within seconds. With a few keystrokes, users can search for keywords, topics, or phrases, making research and finding relevant information a breeze. This efficiency saves time and effort, streamlining the learning process and allowing individuals to focus on extracting the information they need. Furthermore, the availability of free PDF books and manuals fosters a culture of continuous learning. By removing financial barriers, more people can access educational resources and pursue lifelong learning, contributing to personal growth and professional development. This democratization of knowledge promotes intellectual curiosity and empowers individuals to become lifelong learners, promoting progress and innovation in various fields. It is worth noting that while accessing free Personal Finance Chapter 18 Study Guide Answers PDF books and manuals is convenient and cost-effective, it is vital to respect copyright laws and intellectual property rights. Platforms offering free downloads often operate within legal boundaries, ensuring that the materials they provide are either in the public domain or authorized for distribution. By adhering to copyright laws, users can enjoy the benefits of free access to

knowledge while supporting the authors and publishers who make these resources available. In conclusion, the availability of Personal Finance Chapter 18 Study Guide Answers free PDF books and manuals for download has revolutionized the way we access and consume knowledge. With just a few clicks, individuals can explore a vast collection of resources across different disciplines, all free of charge. This accessibility empowers individuals to become lifelong learners, contributing to personal growth, professional development, and the advancement of society as a whole. So why not unlock a world of knowledge today? Start exploring the vast sea of free PDF books and manuals waiting to be discovered right at your fingertips.

### FAQs About Personal Finance Chapter 18 Study Guide Answers Books

How do I know which eBook platform is the best for me? Finding the best eBook platform depends on your reading preferences and device compatibility. Research different platforms, read user reviews, and explore their features before making a choice. Are free eBooks of good quality? Yes, many reputable platforms offer high-quality free eBooks, including classics and public domain works. However, make sure to verify the source to ensure the eBook credibility. Can I read eBooks without an eReader? Absolutely! Most eBook platforms offer web-based readers or mobile apps that allow you to read eBooks on your computer, tablet, or smartphone. How do I avoid digital eye strain while reading eBooks? To prevent digital eye strain, take regular breaks, adjust the font size and background color, and ensure proper lighting while reading eBooks. What the advantage of interactive eBooks? Interactive eBooks incorporate multimedia elements, quizzes, and activities, enhancing the reader engagement and providing a more immersive learning experience. Personal Finance Chapter 18 Study Guide Answers is one of the best book in our library for free trial. We provide copy of Personal Finance Chapter 18 Study Guide Answers in digital format, so the resources that you find are reliable. There are also many Ebooks of related with Personal Finance Chapter 18 Study Guide Answers. Where to download Personal Finance Chapter 18 Study Guide Answers online for free? Are you looking for Personal Finance Chapter 18 Study Guide Answers PDF? This is definitely going to save you time and cash in something you should think about.

### Find Personal Finance Chapter 18 Study Guide Answers :

~~platinum physical science grade 11 teachers guide~~

~~plantronics voyager 500a guide~~

~~plantronic voyager pro manual~~

plant responses to drought stress from morphological to molecular features

*pixl maths papers 2013*

**plant physiology taiz 4th edition**

**pizza dough recipe cooks**

*pixl club mathematics paper 2015*

**plato algebra test answers**

plantronics 220 bluetooth manual

~~pixl maths paper aqa november 2014~~

**plato 12a english answers**

plantronics explorer 233 instruction manual

**plantronics 330 bluetooth user guide**

**plantronics explorer 232 service manual**

### **Personal Finance Chapter 18 Study Guide Answers :**

*top seven historical sites to visit in barbados* - Feb 26 2022

web top seven historical sites to visit in barbados barbados is a beautiful island of only 166 square miles nevertheless it makes up for its small size in the rich caribbean culture and deep historical roots that barbadians are proud to showcase

**9 best places to visit in barbados lonely planet** - Apr 30 2022

web nov 17 2022 nasha smith nov 17 2022 6 min read from being the birthplace of rum and rihanna to pristine beaches and beautiful cultural traditions here are all the reasons to visit barbados now ingar madrid eyeem via getty images barbados is one of the most visited islands in the caribbean for good reason

barbados travel guide historical cultural sights top 15 - Mar 30 2022

web barbados travel guide this book was written by the author who traveled to barbados and by the local experts this book is not a tourist guide in the usual sense it is a set of useful information for independent travel this information will help you to save your money and time during the barbados trip and even before it starts

**19 best cultural things reasons to visit barbados sian victoria** - Jul 02 2022

web mar 22 2022 the best cultural things to do and reasons to visit barbados featuring the best beaches places for sightseeing tourist attractions and landmarks and where to eat and stay at luxury beachfront hotels and how to spend a day swimming with turtles above a shipwreck on an all inclusive catamaran cruise

barbados travel guide historical cultural sights top 15 - Jun 13 2023

web oct 25 2019 barbados travel guide historical cultural sights top 15 beaches extreme activity shopping eat drink hotels

map 100 travel tips hill patrick on amazon com free shipping on qualifying offers

*the top historic sites to visit in barbados historical landmarks* - Mar 10 2023

web dec 22 2021 home travel barbados the top historic sites to visit in barbados discover the rich history of barbados at these 10 interesting and important sites across the country charlotte ward 22 dec 2021 located in the east of the caribbean barbados is a beautiful island country famous for its beaches turquoise seas and friendly atmosphere

*visit barbados the official barbados tourism guide* - Feb 09 2023

web feb 26 2022 surrounded by the crystal clear waters of the caribbean sea barbados has something for every kind of traveller the foodie the explorer the historian and the adventurer from our cuisine to our rum to our unesco world heritage sites your barbados adventure awaits

barbados history culture explore rich caribbean culture - May 12 2023

web surrounded by the crystal clear waters of the caribbean sea barbados has something for every kind of traveller the foodie the explorer the historian and the adventurer from our cuisine to our rum to our unesco world heritage sites your barbados adventure awaits history and heritage what s in a town oistins

**barbados travel guide historical cultural sights top 15** - Jul 14 2023

web barbados travel guide historical cultural sights top 15 beaches extreme activity shopping eat drink hotels map 100 travel tips hill patrick amazon com tr kitap

**barbados history culture inspiring travel** - Oct 05 2022

web discover the history of barbados as well as some of their most important cultural traditions and customs with barbados travel experts inspiring travel

the 10 best barbados sights historical landmarks tripadvisor - Aug 15 2023

web these are the best hidden gems for sights landmarks in barbados foursquare rum distillery andromeda botanic gardens st nicholas abbey tiyi by design art jewelry studio clifton hall great house see more hidden gem sights

**explore barbados unesco world heritage site visit barbados** - Apr 11 2023

web take a visual guide and immerce yourself into the heart of our world unesco heritage site bridgetown and its garrison barbados these short videos take you behind the scenes of some of the worlds best kept secrets mercantile bridgetown unesco heritage site

*top 5 barbados heritage sites* - Nov 06 2022

web barbados is a country with a rich heritage and a wonderful merger of west african british and other influences here are our favourite heritage sites on the island 1 historic bridgetown and it s garrison head to this unesco world heritage site to see the strong british military influence on the island

[free travel guide for barbados top sights sustainability history](#) - Sep 04 2022

web jul 5 2021 this top travel blogs guide uses only the best travel blogs to give you everything you need to know about barbados top sights to see best sustainable and environmentally friendly travel spots accommodations culture and festivals historical locations amazing tours and day trips and the best activities and experiences

**barbados travel guide historical cultural sights top 15** - Dec 07 2022

web buy barbados travel guide historical cultural sights top 15 beaches extreme activity shopping eat drink hotels map 100 travel tips by hill patrick isbn 9781702483292 from amazon s book store everyday low

[17 best things to do in barbados u s news travel](#) - Dec 27 2021

web aug 25 2023 time to spend one of barbados most popular attractions is harrison s cave eco adventure park this limestone cavern features several streams the stream system is estimated to be at least 1 5

[barbados travel guide historical cultural sights top](#) - Aug 03 2022

web barbados travel guide this book was written by the author who traveled to barbados and by the barbados travel guide historical cultural sights top 15 beaches extreme activity shopping eat drink hotels map by patrick hill goodreads

*11 of the best things to see and do in barbados culture trip* - Jan 08 2023

web feb 21 2022 rich in history culturally vibrant and bursting with life you ll find a fascinating unesco world heritage site lively street parties legendary food spots brightly colored roadside rum shops and more for a distinctly bajan experience these are the best things to see and do in barbados

*the 10 best barbados historical heritage tours tripadvisor* - Jun 01 2022

web top barbados historical heritage tours see reviews and photos of historical heritage tours in barbados caribbean on tripadvisor

*amazon com barbados travel guide historical cultural sights* - Jan 28 2022

web oct 23 2019 buy barbados travel guide historical cultural sights top 15 beaches extreme activity shopping eat drink hotels map 100 travel tips read kindle store reviews amazon com

[la mallette duo ppl comprend les actuelles a c di pdf](#) - Oct 24 2021

*la mallette duo ppl comprend les actuelles a c di pdf rémi* - Sep 03 2022

web la mallette duo ppl comprend les actuelles éditions de le manuel du pilote d avion 18e éd leã ons de pilotage 5e éd by collectif manuel du pilote d avion brevet de pilote

[la mallette duo ppl comprend les actuelles éditions de le](#) - Oct 04 2022

web la mallette duo ppl comprend les actuelles a c di if you ally compulsion such a referred la mallette duo ppl comprend les

actuelles a c di ebook that will meet the

**la mallette duo ppl comprend les actuelles éditions de le** - Nov 24 2021

**la mallette duo ppl comprend les actuelles a c di pdf** - Dec 26 2021

web recognizing the exaggeration ways to get this ebook la mallette duo ppl comprend les actuelles a c di is additionally useful you have remained in right site to begin getting

la mallette duo ppl comprend les actuelles éditions de le - Feb 25 2022

web april 29th 2020 la mallette duo ppl prend les actuelles édi la mallette duo ppl prend les actuelles 2 brevet boutonnière dont un de pilote ancien arthus bertrand et un

**la mallette duo ppl comprend les actuelles a c di allan i teger** - Jul 01 2022

web la dernière modification de cette page a été faite le 11 juin 2019 à 10 38 droit d auteur les textes sont disponibles sous licence creative commons attribution partage dans les

*la mallette duo ppl comprend les actuelles a c di ad putter* - Mar 09 2023

web la mallette duo ppl comprend les actuelles a c di le guide absolu de débutants d a devenant pilote mar 31 2020 questions sur le code civil may 14 2021 journal officiel

la mallette duo ppl comprend les actuelles - Jun 12 2023

web download la mallette duo ppl comprend les actuelles éditions de le manuel du pilote d avion 18e éd epub la mallette duo ppl la mallette

**la mallette duo ppl comprend les actuelles a c di pdf** - Nov 05 2022

web la mallette duo ppl comprend les actuelles éditions de le manuel du pilote d avion 18e éd leçons de pilotage 5e éd by collectif mallette duo ppl prend les

*mallette duo ppl comprend les actuelles éditions de* - Aug 14 2023

web noté 5 achetez mallette duo ppl comprend les actuelles éditions de le manuel du pilote d avion 19e éd leçons de pilotage 6e éd de cépaduès isbn 9782364936744 sur amazon fr des millions de livres livrés chez vous en 1 jour

mallette wikipedia - Mar 29 2022

web may 18 2023 la mallette duo ppl comprend les actuelles a c di 1 8 downloaded from uniport edu ng on may 18 2023 by guest la mallette duo ppl comprend les

**modèle palette mali coupe d afrique des nations 2008** - Apr 29 2022

web apr 6 2023 la mallette duo ppl comprend les actuelles a c di 1 7 downloaded from uniport edu ng on april 6 2023 by guest la mallette duo ppl comprend les actuelles

**la mallette duo ppl comprend les actuelles a c di uniport edu** - Jan 27 2022

web may 7 2023 la mallette duo ppl comprend les actuelles a c di 2 8 downloaded from uniport edu ng on may 7 2023 by guest women were derived from the roles assigned to

*la mallette duo ppl comprend les actuelles a c di pdf* - Feb 08 2023

web may 12 2023 la mallette duo ppl comprend les actuelles a c di 1 8 downloaded from uniport edu ng on may 12 2023 by guest la mallette duo ppl comprend les

*la mallette duo ppl comprend les actuelles éditions* - Jul 13 2023

web la mallette duo ppl contient le manuel avion 19e édition ouvrage de référence pour prépa la mallette duo ppl comprend les actuelles éditions de le

**download solutions la mallette duo ppl comprend les actuelles** - Jan 07 2023

web march 22nd 2020 découvrez la mallette duo ppl prend les actuelles éditions de le manuel du pilote d avion 18e éd leçons de pilotage 5e éd de collectif

**la mallette duo ppl la boutique du pilote** - Dec 06 2022

web jul 6 2023 la mallette duo ppl comprend les actuelles a c di pdf if you ally dependence such a referred la mallette duo ppl comprend les actuelles a c di pdf

**la mallette duo ppl comprend les actuelles éditions de le** - May 31 2022

web retrouvez dans la mallette duo ppl le manuel du pilote privé avion 18e édition le manuel de pilotage leçons de pilotage 5e éd soit la théorie et la pratique à un prix

**la mallette duo ppl comprend les actuelles éditions de le** - Aug 02 2022

web ceci est la documentation du modèle palette mali coupe d afrique des nations 2008 syntaxe l utilisation de cette palette se fait par l ajout en fin de page avant les portails

**téléchargement la mallette duo ppl comprend les** - May 11 2023

web la mallette duo ppl comprend les actuelles a c di recognizing the showing off ways to acquire this books la mallette duo ppl comprend les actuelles a c di is

**la mallette duo ppl comprend les actuelles a c di uniport edu** - Sep 22 2021

*la mallette duo ppl le manuel du pilote* - Apr 10 2023

web apr 13 2023 kindly say the la mallette duo ppl comprend les actuelles a c di is universally compatible with any devices to read a phonetic dictionary of the english

**morning glories 2010 volume 7 overdrive** - May 04 2023

web jun 1 2014 morning glory academy is one of the most prestigious prep schools in the country but behind it s hallowed doors something sinister and deadly lurks when six

**morning glories vol 7 on apple books** - Nov 29 2022

web jun 17 2014 amazon com morning glories volume 7 9781607069430 spencer nick eisma joe books

**morning glories volume 7 paperback 17 june 2014 amazon in** - Aug 27 2022

web morning glories vol 7 ebook spencer nick eisma joe amazon com au kindle store

*morning glories volume 7 honors by spencer nick author* - Nov 17 2021

**pdf morning glories vol 7 download free osmbooks com** - Feb 18 2022

web jun 17 2014 buy morning glories volume 7 paperback book by nick spencer from as low as 4 48

**morning glories vol 7 tp image comics** - Mar 02 2023

web 10 primary works 14 total works collected editions of the comic book series created by nick spencer and joe eisma originally published in single magazine form as morning

morning glories vol 7 kindle comixology amazon com - Jun 24 2022

web 7 morning glories vol 7 honors june 2014 124 morning glories 35 38 12 99 isbn 1 60706 943 1 8 morning glories vol 8 rivals march 2015 120 morning glories

**morning glories vol 7 honors by nick spencer goodreads** - Sep 08 2023

web mar 25 2014 librarian note there is more than one author in the goodreads database with this name nick spencer is a comic book writer known for his creator owned titles at

morning glories issue 7 read morning glories issue 7 comic - Mar 22 2022

web download morning glories vol 7 pdf full book access full book title morning glories vol 7 by nick spencer the book available in format pdf epub and mobi format read

**morning glories series by nick spencer goodreads** - Feb 01 2023

web jun 17 2014 morning glories volume 7 spencer nick eisma joe 9781607069430 books amazon ca

*buy morning glories volume 7 book by nick spencer* - Jan 20 2022

web nick spencer has 1191 books on goodreads with 163572 ratings nick spencer s most popular book is morning glories vol 1 for a better future

morning glories volume 7 spencer nick eisma joe - Dec 31 2022

web jun 4 2014 collects morning glories 35 38 the truants are back in class and that means new mysteries abound and whatever happened to abraham the answer to that

**morning glories wikipedia** - May 24 2022

web morning glories volume 7 morning glories 7 nick spencer 124 pages missing pub info isbn uid 9781607069430 format paperback language english publisher

*morning glories vol 7 kindle comixology amazon co uk* - Sep 27 2022

web select the department you want to search in

*morning glories vol 7 spencer nick free download borrow* - Jul 06 2023

web 1 v unpagged 26 cm an icon used to represent a menu that can be toggled by interacting with this icon

*morning glories volume 7 amazon co uk* - Oct 09 2023

web jun 17 2014 latest volume in the series of paperbacks which collect issues of the comic morning glories the story of a group of teenagers who become pupils at a very

*morning glories volume 7 by nick spencer the storygraph* - Apr 22 2022

web read morning glories issue 7 comic online free and high quality unique reading type all pages just need to scroll to read next page please login or register server 1 server 2

*morning glories vol 7 kindle comixology amazon com au* - Jul 26 2022

web jun 4 2014 amazon com morning glories vol 7 ebook spencer nick eisma joe kindle store

**morning glories volume 7 paperback june 17 2014** - Oct 29 2022

web morning glories vol 7 ebook spencer nick eisma joe amazon co uk kindle store

*morning glories volume 7 honors worldcat org* - Jun 05 2023

web get this from a library morning glories volume 7 honors nick spencer joe eisma the truants are back in class and that means new mysteries abound and whatever

**morning glories volume 7 mitpressbookstore indiecommerce** - Aug 07 2023

web jun 17 2014 morning glories volume 7 nick spencer joe eisma artist 12 99 publication date june 17th 2014 publisher image comics isbn 9781607069430

**morning glories vol 7 by nick spencer joe eisma scribd** - Apr 03 2023

web collects morning glories 35 38 the truants are back in class and that means new mysteries abound and whatever happened to abraham the answer to that question

**books by nick spencer author of morning glories vol 1** - Dec 19 2021

web buy morning glories volume 7 honors by spencer nick author paperback jun 2014 paperback by spencer nick isbn from amazon s book store everyday low