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## **CHAPTER 2**

### **MONEY MANAGEMENT SKILLS**

#### **CHAPTER OVERVIEW**

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Successful money management is based on organized financial records, accurate personal financial statements, and effective budgeting. This chapter offers a discussion of the importance and type of financial documents. This is followed by an explanation of the components and procedures for preparing personal financial statements—the balance sheet and the cash flow statement. Next, the chapter covers the basics of developing, implementing, and evaluating a budget. Finally, savings techniques for achieving financial goals are discussed.

#### **LEARNING OBJECTIVES**

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After studying this chapter, students will be able to:

- Obj. 1* Identify the main components of wise money management.

#### **CHAPTER SUMMARY**

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