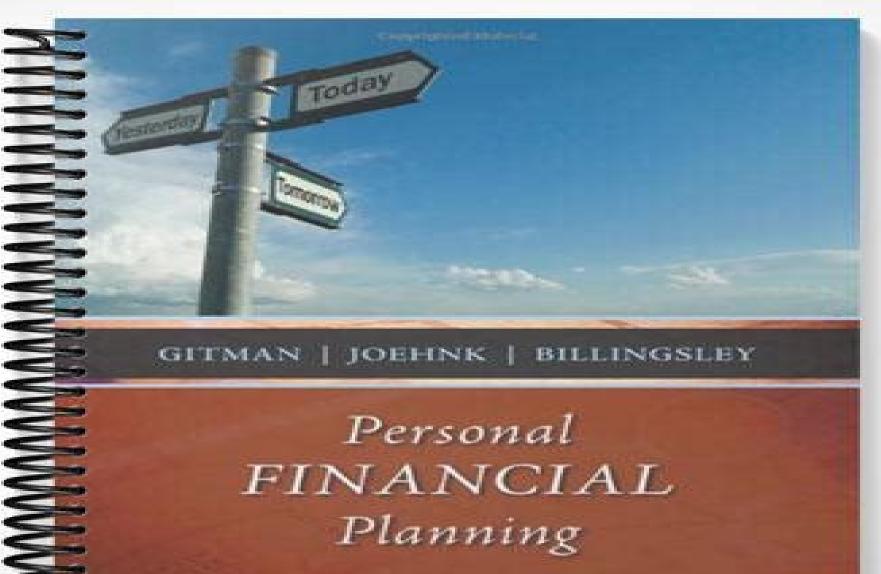
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# Personal Financial Planning 12th Edition Solutions Manual

**IM Harris** 

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