

The background of the cover is a stylized, painterly illustration. It features a large, green US dollar bill, likely a \$100 bill, which is slightly out of focus. In the foreground, a hand is holding a pen, poised to write on a document. The document is a white sheet of paper with some faint, illegible text. The overall color palette is dominated by greens and yellows, with a touch of red from the hand. The style is somewhat abstract and artistic, with visible brushstrokes and a sense of depth.

PERSONAL FINANCIAL PLANNING

Second U.S. Edition

Kwok Ho

Grady Perdue

Chris Robinson

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