

Foundations In Personal Finance Chapter 4 Making The Minimum

In 2011 the World Bank—with funding from the Bill and Melinda Gates Foundation—launched the Global Findex database, the world's most comprehensive data set on how adults save, borrow, make payments, and manage risk. Drawing on survey data collected in collaboration with Gallup, Inc., the Global Findex database covers more than 140 economies around the world. The initial survey round was followed by a second one in 2014 and by a third in 2017. Compiled using nationally representative surveys of more than 150,000 adults age 15 and above in over 140 economies, *The Global Findex Database 2017: Measuring Financial Inclusion and the Fintech Revolution* includes updated indicators on access to and use of formal and informal financial services. It has additional data on the use of financial technology (or fintech), including the use of mobile phones and the Internet to conduct financial transactions. The data reveal opportunities to expand access to financial services among people who do not have an account—the unbanked—as well as to promote greater use of digital financial services among those who do have an account. The Global Findex database has become a mainstay of global efforts to promote financial inclusion. In addition to being widely cited by scholars and development practitioners, Global Findex data are used to track progress toward the World Bank goal of Universal Financial Access by 2020 and the United Nations Sustainable Development Goals. The database, the full text of the report, and the underlying country-level data for all figures—along with the questionnaire, the survey methodology, and other relevant materials—are available at www.worldbank.org/globalfindex.

Handbook of Behavioral Economics: Foundations and Applications presents the concepts and tools of behavioral economics. Its authors are all economists who share a belief that the objective of behavioral economics is to enrich, rather than to destroy or replace, standard economics. They provide authoritative perspectives on the value to economic inquiry of insights gained from psychology. Specific chapters in this first volume cover reference-dependent preferences, asset markets, household finance, corporate finance, public economics, industrial organization, and structural behavioural economics. This Handbook provides authoritative summaries by experts in respective subfields regarding where behavioral economics has been; what it has so far accomplished; and its promise for the future. This taking-stock is just what Behavioral Economics needs at this stage of its so-far successful career. Helps academic and non-academic economists understand recent, rapid changes in theoretical and empirical advances within behavioral economics Designed for economists already convinced of the benefits of behavioral economics and mainstream economists who feel threatened by new developments in behavioral economics Written for those who wish to become quickly acquainted with behavioral economics

Teaches you how to save money, invest, and build wealth; write and follow a budget; live debt free and attend college without student loans ; set and achieve personal and career goals ; become a wise consumer ; evaluate employee benefits ; describe different kinds of insurance and know what's best for you ; communicate with others about money ; identify types of taxes and how they affect your income ; give to others of your money, time and talents ; make informed and responsible financial decisions.

Every parent wants the best for their child. That's why they send them to college! But most parents struggle to pay for school and end up turning to student loans. That's why the majority of graduates walk away with \$35,000 in student loan debt and no clue what that debt will really cost them.¹ Student loan debt doesn't open doors for young adults—it closes them. They postpone getting married and starting a family. That debt even takes away their freedom to pursue their dreams. But there is a different way. Going to college without student loans is

possible! In Debt-Free Degree, Anthony O'Neal teaches parents how to get their child through school without debt, even if they haven't saved for it. He also shows parents: *How to prepare their child for college *Which classes to take in high school *How and when to take the ACT and SAT *The right way to do college visits *How to choose a major A college education is supposed to prepare a graduate for their future, not rob them of their paycheck and freedom for decades. Debt-Free Degree shows parents how to pay cash for college and set their child up to succeed for life.

This custom edition is specifically published for Australian National University.

Today's investors need to understand geopolitical trends as a main driving force of markets. This book provides just that: an understanding of the interplay between geopolitics and economics, and of the impact of that dynamic on financial markets. To me, geo-economics is the study of how geopolitics and economics interact in international relations. Plenty of books on geopolitics have been written by eminent experts in politics and international affairs. This book is not one of them. First, I am neither a political scientist nor an expert in international affairs. I am an economist and an investment strategist who has been fascinated by geopolitics for many years. And this fascination has led me to the realization that almost all books and articles written on geopolitics are useless for investors. Political scientists are not trained to think like investors, and they are not typically trained in quantitative methods. Instead, they engage in developing narratives for geopolitical events and processes that pose risks and opportunities for investors. My main problem with these narratives is that they usually do not pass the "so what?" test. Geopolitical risks are important, but how am I to assess which risks are important for my portfolio and which ones are simply noise? Because geopolitics experts focus on politics, they do not provide an answer to this crucial question for investors. What could be important for a geopolitics expert and for global politics could be totally irrelevant for investors. For example, the US wars in Iraq and Afghanistan have been going on for almost two decades now and have been an important influence on the political discussion in the United States. But for investors, the war in Afghanistan was a total nonevent, and the war in Iraq had only a fleeting influence, when it started in 2003. Geopolitics experts cannot answer the question of which geopolitical events matter for investors and which do not. Unfortunately, some experts thus claim that all geopolitical risks matter and that these risks cannot be quantified but only assessed qualitatively. Nothing could be further from the truth. In the chapters that follow, I discuss geopolitical and geo-economic events from the viewpoint of an investor and show that they can be quantified and introduced as part of a traditional risk management process. I do this in two parts. The first part of this book focuses on geopolitics that matters to investors. It reviews the literature on a range of geopolitical events and shows which events have a material economic effect and which do not. The second part of this book puts the insights from those first chapters into practice by applying them to current geopolitical trends. In this second part, I stick my head out and examine the impact the geopolitical trends have on the economy and financial markets today and their likely development in the coming years. —Joachim Klement, CFA

There is increasing pressure for all of us to take responsibility for our own financial security and wellbeing, but we often overlook how the benefits that come with a job can help us do that. Essential Personal Finance: A Practical Guide for Employees focuses on these valuable work benefits and shows how you can build on this important foundation to achieve financial security and your life goals. This unique book explores how making effective and practical use of these work benefits (such as pension scheme, life cover, sick pay, cheap loans, savings schemes and even financial coaching), means facing up to the behavioural biases we are all plagued with. Given that these can get in the way of even the best intentions, Essential Personal Finance tackles these biases head-on with practical ideas and tips for overcoming or harnessing them for good, and will help you to develop a positive and fruitful relationship with your money. With financial stress being a major

cause of absenteeism and sick leave, low morale and lost productivity, the advice in this book also offers employers enormous benefits. By empowering employees through financial education and financial awareness, progressive employers will help them feel more in control of their lives, and experience less stress, resulting in higher morale and productivity. Offering a distinctive approach which combines academic insight with practical financial wisdom and tools, this is a must-have book for all employees. It will help you make the most of everything your job has to offer so you can worry less about money and live life to the full.

Some economic events are so major and unsettling that they “change everything.” Such is the case with the financial crisis that started in the summer of 2007 and is still a drag on the world economy. Yet enough time has now elapsed for economists to consider questions that run deeper than the usual focus on the immediate causes and consequences of the crisis. How have these stunning events changed our thinking about the role of the financial system in the economy, about the costs and benefits of financial innovation, about the efficiency of financial markets, and about the role the government should play in regulating finance? In *Rethinking the Financial Crisis*, some of the nation’s most renowned economists share their assessments of particular aspects of the crisis and reconsider the way we think about the financial system and its role in the economy. In its wide-ranging inquiry into the financial crash, *Rethinking the Financial Crisis* marshals an impressive collection of rigorous and yet empirically-relevant research that, in some respects, upsets the conventional wisdom about the crisis and also opens up new areas for exploration. Two separate chapters—by Burton G. Malkiel and by Hersh Shefrin and Meir Statman – debate whether the facts of the financial crisis upend the efficient market hypothesis and require a more behavioral account of financial market performance. To build a better bridge between the study of finance and the “real” economy of production and employment, Simon Gilchrist and Egan Zakrasjek take an innovative measure of financial stress and embed it in a model of the U.S. economy to assess how disruptions in financial markets affect economic activity—and how the Federal Reserve might do monetary policy better. The volume also examines the crucial role of financial innovation in the evolution of the pre-crash financial system. Thomas Philippon documents the huge increase in the size of the financial services industry relative to real GDP, and also the increasing cost per financial transaction. He suggests that the finance industry of 1900 was just as able to produce loans, bonds, and stocks as its modern counterpart—and it did so more cheaply. Robert Jarrow looks in detail at some of the major types of exotic securities developed by financial engineers, such as collateralized debt obligations and credit-default swaps, reaching judgments on which make the real economy more efficient and which do not. The volume’s final section turns explicitly to regulatory matters. Robert Litan discusses the political economy of financial regulation before and after the crisis. He reviews the provisions of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, which he considers an imperfect but useful response to a major breakdown in market and regulatory discipline. At a time when the financial sector continues to be a source of considerable controversy, *Rethinking the Financial Crisis* addresses important questions about the complex workings of American finance and shows how the study of economics needs to change to deepen our understanding of the indispensable but risky role that the financial system plays in modern economies.

Economic forecasting is a key ingredient of decision making both in the public and in the private sector. Because economic outcomes are the result of a vast, complex, dynamic and stochastic system, forecasting is very difficult and forecast errors are unavoidable. Because forecast precision and reliability can be enhanced by the use of proper econometric models and methods, this innovative book provides an overview of both theory and applications. Undergraduate and graduate students learning basic and advanced forecasting techniques will be able to build from strong foundations, and researchers in public and private institutions will have access to the most recent tools and insights.

Readers will gain from the frequent examples that enhance understanding of how to apply techniques, first by using stylized settings and then by real data applications--focusing on macroeconomic and financial topics. This is first and foremost a book aimed at applying time series methods to solve real-world forecasting problems. Applied Economic Forecasting using Time Series Methods starts with a brief review of basic regression analysis with a focus on specific regression topics relevant for forecasting, such as model specification errors, dynamic models and their predictive properties as well as forecast evaluation and combination. Several chapters cover univariate time series models, vector autoregressive models, cointegration and error correction models, and Bayesian methods for estimating vector autoregressive models. A collection of special topics chapters study Threshold and Smooth Transition Autoregressive (TAR and STAR) models, Markov switching regime models, state space models and the Kalman filter, mixed frequency data models, nowcasting, forecasting using large datasets and, finally, volatility models. There are plenty of practical applications in the book and both EViews and R code are available online.

Personal Finance's highly interactive approach, engaging style, and lively page design captures students' attention as they learn how to incorporate each important concept into their own financial planning. Students will leave the course with a ready-to-implement financial plan and the tools and knowledge they need to effectively manage their own personal finances.

This best-selling textbook addresses the need for an introduction to econometrics specifically written for finance students. Key features:

- Thoroughly revised and updated, including two new chapters on panel data and limited dependent variable models
- Problem-solving approach assumes no prior knowledge of econometrics emphasising intuition rather than formulae, giving students the skills and confidence to estimate and interpret models
- Detailed examples and case studies from finance show students how techniques are applied in real research
- Sample instructions and output from the popular computer package EViews enable students to implement models themselves and understand how to interpret results
- Gives advice on planning and executing a project in empirical finance, preparing students for using econometrics in practice
- Covers important modern topics such as time-series forecasting, volatility modelling, switching models and simulation methods
- Thoroughly class-tested in leading finance schools. Bundle with EViews student version 6 available. Please contact us for more details.

Accelerate your journey to financial freedom with the tools, strategies, and mindset of money mastery. Regardless of your stage of life and your current financial picture, the quest for financial freedom can indeed be conquered. The journey will demand the right tools and strategies along with the mindset of money mastery. With decades of collective wisdom and hands-on experience, your guides for this expedition are Peter Mallouk, the only man in history to be ranked the #1 Financial Advisor in the U.S. for three consecutive years by Barron's (2013, 2014, 2015), and Tony Robbins, the world-renowned life and business strategist. Mallouk and Robbins take the seemingly daunting goal of financial freedom and simplify it into a step-by-step process that anyone can achieve. The pages of this book are filled with real-life success stories and vital lessons, such as...

- Why the future is better than you think and why there is no greater time in history to be an investor
- How to chart your personally tailored course for financial security
- How markets behave and how to achieve peace of mind during volatility
- What the financial services industry doesn't want you to know
- How to select a financial advisor that puts your interests first
- How to navigate, select, or reject the many types of investments available
- Success without fulfillment is the ultimate failure! Financial freedom is not only about money—it's about feeling deeply fulfilled in your own personal journey

"Want an eye-opening guide to money management—one that tells it like it is and will make you laugh along the way? Peter Mallouk's tour of the financial world is a tour de force that'll change the way you think about money." —Jonathan Clements, Former Columnist for The Wall Street Journal "Robbins is the best economic moderator that

I've ever worked with. His mission to bring insights from the world's greatest financial minds to the average investor is truly inspiring." —Alan Greenspan, Former Federal Reserve Chairman "Tony is a force of nature." —Jack Bogle, Founder of Vanguard

A strategy for changing attitudes about personal finances covers such topics as getting out of debt, the dangers of cash advances and keeping spending within income limits.

Dave Ramsey explains those scriptural guidelines for handling money.

Ethics and Finance: An Introduction provides a comprehensive and accessible introduction to the ethical issues raised by modern finance.

Drawing carefully on ethical theory and with frequent use of case studies, it includes an analysis of the global financial system and its regulation and control, as well as a detailed analysis of the financial crisis. Chapters on specific areas of finance practice cover all the major financial scandals of recent times, from mis-selling to market manipulation and from insider trading to bankers' bonuses, as well as much more positive developments. From micro finance to derivatives trading, the book provides a careful and balanced treatment designed to help finance students and practitioners approach this sensitive topic in a thoughtful and constructive way. No prior knowledge of ethics or finance is required, and the book will be invaluable to students, finance teachers, practitioners and regulators.

Comprehensive coverage of the time value of money In this book, authors Pamela Peterson Drake and Frank Fabozzi fully expand upon the type of time value of money (TVM) concepts usually presented as part of overviews given in other general finance books. Various TVM concepts and theories are discussed, with the authors offering many examples throughout each chapter that serve to reinforce the tools and techniques covered. Problems and detailed solutions-demonstrated using two different financial calculators, as well as Excel-are also provided at the end of each chapter, while glossary terms are provided in an appendix to familiarize you with basic terms. Provides the basic foundations of the time value of money Covers issues ranging from an introduction of financial mathematics to calculating present/future values and understanding loan amortization Contains problem/solution sets throughout, so you can test your knowledge of the topics discussed Understanding the time value of money is essential, and this reliable resource will help you gain a firm grasp of its many aspects and its real-world applications.

(Black & White version) Fundamentals of Business was created for Virginia Tech's MGT 1104 Foundations of Business through a collaboration between the Pamplin College of Business and Virginia Tech Libraries. This book is freely available at:

<http://hdl.handle.net/10919/70961> It is licensed with a Creative Commons-NonCommercial ShareAlike 3.0 license.

What does the Bible really say about money? About wealth? How much does God expect you to give to others? How does wealth affect your friendships, marriage, and children? How much is "enough"? There's a lot of bad information in our culture today about wealth?and the wealthy. Worse, there's a growing backlash in America against our most successful citizens, but why? To many, wealth is seen as the natural result of hard work and wise money management. To others, wealth is viewed as the ultimate, inexcusable sin. This has left many godly men and women confused about what to do with the resources God's put in their care. They were able to build wealth using God's ways of handling money, but then they are left feeling guilty about it. Is this what God had in mind?

While focusing on the student's role as citizen, student, family member, consumer, and active participant in the business world, Managing Your Personal Finances 6E informs students of their various financial responsibilities. This comprehensive text provides opportunities for self-awareness, expression, and satisfaction in a highly technical and competitive society. Students discover new ways to maximize their earning potential, develop strategies for managing their resources, explore skills for the wise use of credit, and gain insight into the different ways of

investing money. Written specifically for high school students, special sections in each chapter hold student interest by focusing on current trends and issues consumers face in the marketplace. Important Notice: Media content referenced within the product description or the product text may not be available in the ebook version.

The objective of this book is to prompt a re-examination of financial literacy, its social foundations, and its relationship to citizenship education. The collection includes topics that concern indigenous people's perspectives, critical race theory, and transdisciplinary perspectives, which invite a dialogue about the ideologies that drive traditional and critical perspectives. This volume offers readers opportunities to learn about different views of financial literacy from a variety of sociological, historical and cultural perspectives. The reader may perceive financial literacy as representing a multifaceted concept best interpreted through a non-segregated lens. The volume includes chapters that describe groundings for revising standards, provide innovative teaching concepts, and offer unique sociological and historical perspectives. This book contains 13 chapters, with each one speaking to a distinctive topic that, taken as a whole, offers a well-rounded vision of financial literacy to benefit social education, its research, and teaching. Each chapter provides a response from an alternative view, and the reader can also access an eResource featuring the authors' rejoinders. It therefore offers contrasting visions about the nature and purpose of financial education. These dissimilar perspectives offer an opportunity for examining different social ideologies that may guide approaches to financial literacy and citizenship, along with the philosophies and principles that shape them. The principles that teach and inform about financial literacy defines the premises for base personal and community responsibility. The work invites researchers and practitioners to reconsider financial literacy/financial education and its social foundations. The book will appeal to a range of students, academics and researchers across a number of disciplines, including economics, personal finance/personal economics, business ethics, citizenship, moral education, consumer education, and spiritual education.

Motivate your students to study finance by focusing on its five underlying principles. Foundations of Finance enables students to see the big picture by helping them understand the logic that drives finance rather than having them memorize formulas. The seventh edition now includes Cautionary Tales, a reordered presentation, and integration with Pearson's revolutionary online software, MyFinanceLab.

Foundations in Personal... (College Edition)Foundations of Personal FinanceGoodheart-Willcox Pub

Dave Ramsey teaches you how to make the right moves with your money.

A thoroughly revised and updated edition of a textbook for graduate students in finance, with new coverage of global financial institutions. This thoroughly revised and updated edition of a widely used textbook for graduate students in finance now provides expanded coverage of global financial institutions, with detailed comparisons of U.S. systems with non-U.S. systems. A focus on the actual practices of financial institutions prepares students for real-world problems. After an introduction to financial markets and market participants, including asset management firms, credit rating agencies, and investment banking firms, the book covers risks and asset pricing, with a new overview of risk; the structure of interest rates and interest rate and credit risks; the fundamentals of primary and secondary markets; government debt markets, with new material on non-U.S. sovereign debt markets; corporate funding markets, with new coverage of small and medium enterprises and entrepreneurial ventures; residential and commercial real estate markets; collective investment vehicles, in a chapter new to this edition; and financial derivatives, including financial futures and options, interest rate derivatives, foreign exchange derivatives, and credit risk transfer vehicles such as credit default swaps. Each chapter begins with learning objectives and ends with bullet point takeaways and questions.

Take charge of your finances and achieve financial independence – the Clever Girl way Join the ranks of thousands of smart and savvy women who have turned to money expert and author Bola Sokunbi for guidance on ditching debt, saving money, and building real wealth. Sokunbi, the force behind the hugely popular Clever Girl Finance website, draws on her personal money mistakes and financial redemption to educate and empower a new generation of women on their journey to financial freedom. Lighthearted and accessible, Clever Girl Finance encourages women to talk about money and financial wellness and shows them how to navigate their own murky financial waters and come out afloat on the other side. Monitor your expenses, build a budget, and stick with it Make the most of a modest salary and still have money to spare Keep your credit in check and clean up credit card chaos Start and succeed at your side hustle Build a nest egg and invest in your future Transform your money mindset and be accountable for your financial well-being Feel the power of real-world stories from other “clever girls” Put yourself on the path to financial success with the valuable lessons learned from Clever Girl Finance.

Argues that public finance--the study of the government's role in economics--should incorporate principles from behavior economics and other branches of psychology.

First published: Ethnicity, race and health in multicultural societies, 2007.

Helps to teach and visually reinforce the key concepts from each chapter. Includes chapter objectives, definitions of new terms, and ample discussion questions.

The authors take a detailed look at the economic competence and financial literacy of young adults especially of those who start an apprenticeship or who take up their studies at a university. Economic competence and financial literacy are of special interest within this group, because these young people are – mostly for the first time in their lives – responsible for autonomously managing their own financial affairs and deal with economic challenges.

The Regulatory Technology Handbook The transformational potential of RegTech has been confirmed in recent years with US\$1.2 billion invested in start-ups (2017) and an expected additional spending of US\$100 billion by 2020. Regulatory technology will not only provide efficiency gains for compliance and reporting functions, it will radically change market structure and supervision. This book, the first of its kind, is providing a comprehensive and invaluable source of information aimed at corporates, regulators, compliance professionals, start-ups and policy makers. The REGTECH Book brings into a single volume the curated industry expertise delivered by subject matter experts. It serves as a single reference point to understand the RegTech eco-system and its impact on the industry. Readers will learn foundational notions such as:

- The economic impact of digitization and datafication of regulation
- How new technologies (Artificial Intelligence, Blockchain) are applied to compliance
- Business use cases of RegTech for cost-reduction and new product origination
- The future regulatory landscape affecting financial institutions, technology companies and other industries

Edited by world-class academics and written by compliance professionals, regulators, entrepreneurs and business leaders, the RegTech Book represents an invaluable resource that paves the way for 21st century regulatory innovation.

The Workbook for Foundations of Financial Literacy is organized to follow the textbook on a chapter-by-chapter basis, providing questions to help the student review the material presented in the chapter. This supplement is a consumable resource, designed with perforated pages so that a given chapter can be removed and turned in for grading or checking.

The Foundations of Positive and Normative Economics: A Handbook is the first book in a new series by Andrew Caplin and Andrew Schotter. There is currently no guide available on the rapidly changing methodological frontiers of the field of economics. Economists have been introducing new theories and new sources of data at a remarkable rate in recent years, and there are widely divergent views both on how productive these expansions have been in the past, and how best to make progress in the future. The speed of these changes has left economists ill at ease, and has created a backlash against new methods. The series will debate these critical issues, allowing proponents of a particular research method to present proposals in a safe yet critical context, with alternatives being clarified. This first volume, written by some of the most prominent researchers in the discipline, reflects the challenges that are opened by new research opportunities. The goal of the current volume and the series it presages, is to formally open a dialog on methodology. The editors' conviction is that such a debate will rebound to the benefit of social science in general, and economics in particular. The issues under discussion strike to the very heart of the social scientific enterprise. This work is of tremendous importance to all who are interested in the contributions that academic research can make not only to our scientific understanding, but also to matters of policy.

Debt is the most aggressively marketed product in history. And it isn't just sold by banks and credit card companies anymore. Many national retail chains make more money on the sale of credit applications than they do on the actual merchandise they sell. In *Dumping Debt*, Dave blows the lid off the credit game, debunking the leading myths about debt that have become ingrained in our natural way of thinking. Then he walks you right out of debt with his simple, clear and effective debt snowball technique. This is the only textbook to provide an applied, critical introduction to the role of psychology in marketing, branding and consumer behavior. Ideally suited for both students and professionals, the new edition is a complete primer on how psychology informs and explains marketing strategies, and how consumers respond to them. The book provides comprehensive coverage of: Motivation: the human needs at the root of many consumer behaviors and marketing decisions. Perception: the nature of perceptual selection, attention, and organization and how they relate to the evolving marketing landscape. Decision making: how and under what circumstances it is possible to predict consumer choices, attitudes, and persuasion. Personality and lifestyle: how insight into consumer personality can be used to formulate marketing plans. Social behavior: the powerful role of social influence on consumption. Now featuring case studies throughout to highlight how psychological research can be applied in the marketplace, and insightful analysis of the role of digital media and new technologies, this award-winning textbook is required reading for anyone interested in this fascinating and evolving subject.

With the help of a #1 New York Times bestselling author and finance expert, set your finances right with these updated tactics and practices Dave Ramsey knows what it's like to have it all. By age twenty-six, he had established a four-million-dollar real estate

portfolio, only to lose it by age thirty. He has since rebuilt his financial life and, through his workshops and his New York Times business bestsellers *Financial Peace* and *More than Enough*, he has helped hundreds of thousands of people to understand the forces behind their financial distress and how to set things right—financially, emotionally, and spiritually. In this new edition of *Financial Peace*, Ramsey has updated his tactics and philosophy to show even more readers:

- how to get out of debt and stay out
- the KISS rule of investing—"Keep It Simple, Stupid"
- how to use the principle of contentment to guide financial decision making
- how the flow of money can revolutionize relationships

With practical and easy-to-follow methods and personal anecdotes, *Financial Peace* is the road map to personal control, financial security, a new, vital family dynamic, and lifetime peace. *Foundations of Personal Finance* prepares students to be responsible for their own money management and become financially capable individuals. Principles of personal finance and economic concepts are presented in an easy-to-understand format. Each chapter in this new edition is revised to reflect the latest in personal finance trends and information. The *Workbook* is designed to help students review content, apply knowledge, and develop critical-thinking skills. A wide variety of activities are provided for various learning styles. This supplement is a consumable resource, designed with perforated pages so that a given chapter can be removed and turned in for grading or checking.

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