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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.

Dave Ramsey explains those scriptural guidelines for handling money.

Whether you teach classes in Family and Consumer Sciences or Business, Foundations of Personal Finance is the right text for you. It introduces students to fundamental economic concepts so they can better understand an increasingly complex world. They learn how to identify and manage resourcesto achieve their own economic goals. A chapter covers each personal finance area: taxes, credit, insurance, savings, investments, and financial institutions. Students also learn how to make wise decisions about the things that affect many household budgets: food, clothing, transportation, housing, technology, and health. The text challenges students to plan their futures -- with education, job training, and careers -- and help make environmental resources available for future generations. Each chapter contains colorful photos and charts, compelling case studies, career profiles, reports aboutcurrent global issues, and related content from other academic areas. This bundle includes a copy of the Student Text and an Online Text (6-Year Classroom Subscription). Students can instantly access the Online Text with browser-based devices, including iPads, netbooks, PCs, and Mac computers.With G-W Online Textbooks, students easily navigate linked table of contents, search specific topics, quickly jump to specific pages, enlarge for full-screen reading mode, and print selected pages for offline reading.

A timely and innovative examination of the EU data protection regime, this book challenges existing assumptions about data protection and expounds a clear vision for the future of this crucial and contentious area of law.

Children are already learning at birth, and they develop and learn at a rapid pace in their early years. This provides a critical foundation for lifelong progress, and the adults who provide for the care and the education of young children bear a great responsibility for their health, development, and learning. Despite the fact that they share the same objective - to nurture young children and secure their future success - the various practitioners who contribute to the care and the education of children from birth through age 8 are not acknowledged as a workforce unified by the common knowledge and competencies needed to do their jobs well. Transforming the Workforce for Children Birth Through Age 8 explores the science of child development, particularly looking at implications for the professionals who work with children. This report examines the current capacities and practices of the workforce, the settings in which they work, the policies and infrastructure that set qualifications and provide professional learning, and the government agencies and other funders who support and oversee these systems. This book then makes recommendations to improve the quality of professional practice and the practice environment for care and education professionals. These detailed recommendations create a blueprint for action that builds on a unifying foundation of child development and early learning, shared knowledge and competencies for care and education professionals, and principles for effective professional learning. Young children thrive and learn best when they have secure, positive relationships with adults who are knowledgeable about how to support their development and learning and are responsive to their individual progress. Transforming the Workforce for Children Birth Through Age 8 offers guidance on system changes to improve the quality of professional practice, specific actions to improve professional learning systems and workforce development, and research to continue to build the knowledge base in ways that will directly advance and inform future actions. The recommendations of this book provide an opportunity to improve the quality of the care and the education that children receive, and ultimately improve outcomes for children.

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.

Written by a veteran Christian educator, this readable book describes the relationship between the Christian faith and the world of learning by looking at the five modern worldviews competing with Christian theism.

Bernard Williams is one of the most influential figures in ethical theory, where he has set a considerable part of the current agenda. In this collection a distinguished international team of philosophers who have been stimulated by Williams's work give responses to it. The topics covered include equality; consistency; comparisons between science and ethics; integrity; moral reasons; the moral system; and moral knowledge. Williams himself provides a substantial reply, which shows both the directions of his own thought and also his present view of earlier work of his which has been extensively discussed for twenty years (such as that on utilitarianism). This volume will be indispensable reading for all those interested in ethical theory.

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