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Summarize factors that influence consumer decisions. Marketing, peer influence, brand recognition, opportunity cost, a dive from others, immaturity, contentment, time, whether the item/service is wanted or needed, etc. Explain why consumer awareness is such an important part of a healthy financial plan.

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Q. If you plan to attend a community college for your first two years, you'll want to work closely with your advisor to make sure that the classes you take will transfer to your four-year school of choice.

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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.

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Asset Classes Further chapters are dedicated to risk quantification and include scenario, stochastic and Monte Carlo simulations, waterfalls and securitized products. This book is the ideal companion to core real estate finance textbooks and will boost students Excel modelling skills before they enter the workplace. The book provides individuals with a step-by-step instruction on how to construct a real estate financial model that is both scalable and modular. A companion website provides the pro forma models to give readers a basic financial model for each asset class as well as methods to quantify performance and understand how and why each model is constructed and the best practices for repositioning these assets.

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3