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key. If you value
security, you are more
likely to . . . Think of a

personal money goal or
issue you have right
now. Develop a plan
for communicating that
goal with someone else
and describe who,
when and how you will
discuss this money
goal Answers will vary.

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Answers will vary.
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 communication allows
 people to share
 goals, agree on
 spending, and have an
 open and honest
 relationship when it
 comes to money How
 does having a budget
 reduce conflict in
 relationships?

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Financing a Home 10.1
How Much Can You
Afford? 1) Most
individuals pay for a
home with a down
payment of 5% or less
and then obtain a
mortgage to finance
the rest. Answer:
FALSE Diff: 1 Question
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other resources are
basic steps in any
financial plan. The type
and amount of
insurance needed
varies from person to
person. It depends on
the risks being
covered, the amount
available to pay for
losses, and the
financial obligations of
the insured persons.
For example, a
childless

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Chapter Summaries
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10 CHAPTER Section 1:
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TO MONEY? If you
value security, you are
more likely to be a
saver. If you value
freedom and
spontaneity, you're
probably more likely to
spend.

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