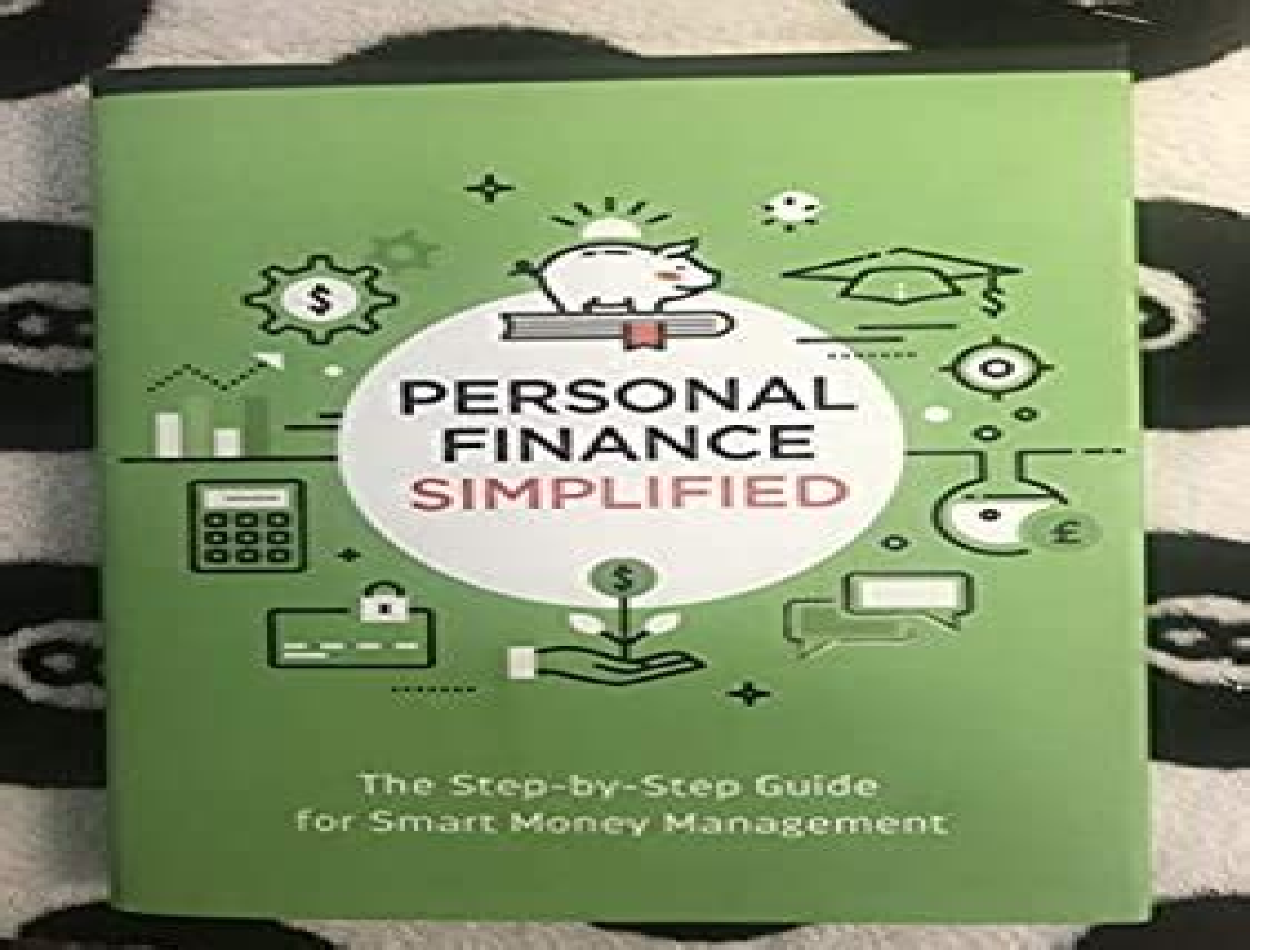


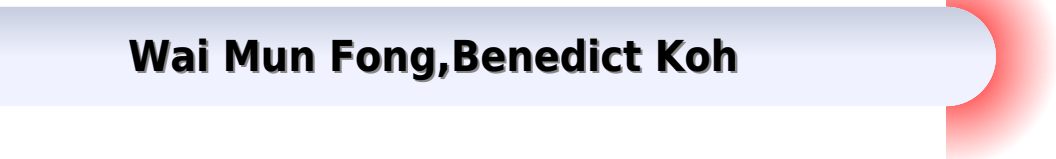


PERSONAL FINANCE SIMPLIFIED

The Step-by-Step Guide
for Smart Money Management

Personal Finance Step By Step

Wai Mun Fong, Benedict Koh



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