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Month	Income	Expenses	Saving & Investment	Balance
Jan-17	1 551,00 \$	1 207,00 \$	150,005	194,00 \$
Fev-17	1439,00 \$	1 209,00 S	150,00 S	80,00 \$
Mar-17	1 588,00 \$	1 389,00 \$	150,00 \$	49,00 \$
Abr-17	1 545,00 \$	1 871,00 \$	150,00 \$	64,00 \$
Mai-17	1 541,00 \$	1.205,00 S	150,00 S	186,00 \$
Jun-17	1 563,00 \$	1 848,00 \$	150,00 5	68,00 5
Jul-17	1 541,00 \$	1 258,00 \$	150,00\$	113,00 \$
Ago-17	1 572,00 \$	1.007,00 \$	150,00 \$	115,00 \$
Set-17	1 430,00 5	1 114,00 5	150,00 \$	-34,00 \$
Out-17	♦ 591,00 \$	1 257,00 5	150,00 \$	184,00 \$
Nov-17	1 576,00 \$	1 312,00 \$	150,00\$	114,00-5
Deg-17	1 350,00 \$	1 237,00 5	150,00 \$	163,00 \$
Total	18 527,00 \$	15 411,00 \$	1 800,00 \$	1 316,00 \$

Advanced Personal Finance

Prof (Dr.) Kana Sukumaran

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that the fruits of development is percolated to all citizens through better financial planning There is a need for a comprehensive literature on personal finance so that all those concerned can take up financial education in a meaningful manner Currently financial innovation is well experimented in the country and individuals and households are benefitted out of it in reducing the cost and time of financial intermediation

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