

Chapter 28 Managing Personal Finances

Some high schools are making personal finance classes mandatory.

[“Missouri High Schools Gearing Up to Teach Personal Finance to All Students.”](#) Kansas City Infozine. October 21, 2006. Accessed November 20, 2006.

Setting personal finance goals is a very personal process.

[“Five Keys to Investing Success: Set Exciting Goals.”](#) Kiplinger.com. November 3, 2006. Accessed November 18, 2006.

The holiday season is an important time for consumers to practice smart budgeting.

[“How not to go broke at holiday time.”](#) Ebony. November 2006. FindArticles.com. Accessed November 20, 2006.

Studies show that young people are saving little and spending more than they make.

Scott Moyers. [“Young People Lag in Savings, Study Says.”](#) SeMissourian.com. November 20, 2006. Accessed November 20, 2006.