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Purchasing and Financing a HomeHow much can you afford?
- Usually need 10-20% down payment- Typical mortgages are fixed-rate and 30 years- Home price should be no more than 2.5 times your total gross annual household income-Monthly mortgage payment should not exceed 28% of gross monthly income- Monthly debt payments (including mortgage) should not exceed 40% of gross monthlyincomeAffordable Down payment- What is the market value of the ...

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the firm - The fundamental goal is to create value for the company 's owners; "maximization of shareholder 's wealth - The effects of all financial decisions ultimately affect the firm 's stock ...

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Savings 1. The personal financial planning process 2. The goals that are critical to the financial planning process a. Educational, career, financial, retirement and lifestyle 3.

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