

## CHAPTER OVERVIEW

### 1: Personal Financial Planning

This chapter introduces four major themes:

- Financial decisions are individual-specific
- Financial decisions are economic decisions
- Financial decision making is a continuous process
- Professional advisors work for financial decision makers

These themes emphasize the idiosyncratic, systemic, and continuous nature of personal finance, putting decisions within the larger contexts of an entire lifetime and an economy.

[1.1: Introduction](#)

[1.2: Individual or "Micro" Factors That Affect Financial Thinking](#)

[1.3: Systemic or "Macro" Factors That Affect Financial Thinking](#)

[1.4: The Planning Process](#)

[1.5: Financial Planning Professionals](#)

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