

Personal Financial Planning Test Bank Altfest

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Bottom Line, Personal 2000

Introduction to Business Lewis J. Altfest 1991

Kiplinger's Personal Finance 2002-12 The most trustworthy source of information available today on savings and investments, taxes, money management, home ownership and many other personal finance topics.

Personal Financial Planning Lewis Altfest 2016-03-18 Personal Financial Planning uses an original framework to make the material comprehensible to students while simultaneously providing a platform for further research and innovation within the discipline. Altfest's Total Portfolio Management approach, combined with an ongoing integrated case study, provides a unique take on this important subject.

Regional Studies on Economic Growth, Financial Economics and Management Mehmet Huseyin Bilgin 2017-04-13 This volume presents selected papers from the 19th Eurasia Business and Economics Society (EBES) Conference held in Istanbul. Its primary emphasis is on showcasing the latest empirical research on social change, sustainable development and the management of public and private organizations in emerging economies. The respective articles also address more specialized and related topics such as financial risk tolerance, international strategic partnerships, female labor force participation, human capital dynamics, and economic integration, among others.

Financial Therapy Bradley T. Klontz 2014-09-10 Money-related stress dates as far back as concepts of money itself. Formerly it may have waxed and waned in tune with the economy, but today more individuals are experiencing financial mental anguish and self-destructive behavior regardless of bull or bear markets, recessions or boom periods. From a fringe area of psychology, financial therapy has emerged to meet increasingly salient concerns. Financial Therapy is the first full-length guide to the field, bridging theory, practical methods, and a growing cross-disciplinary evidence base to create a framework for improving this crucial aspect of clients' lives. Its contributors identify money-based disorders such as compulsive

buying, financial hoarding, and workaholism, and analyze typical early experiences and the resulting mental constructs ("money scripts") that drive toxic relationships with money. Clearly relating financial stability to larger therapeutic goals, therapists from varied perspectives offer practical tools for assessment and intervention, advise on cultural and ethical considerations, and provide instructive case studies. A diverse palette of research-based and practice-based models meets monetary mental health issues with well-known treatment approaches, among them: Cognitive-behavioral and solution-focused therapies. Collaborative relationship models. Experiential approaches. Psychodynamic financial therapy. Feminist and humanistic approaches. Stages of change and motivational interviewing in financial therapy. A text that serves to introduce and define the field as well as plan for its future, Financial Therapy is an important investment for professionals in psychotherapy and counseling, family therapy, financial planning, and social policy.

HTML5 and CSS3, Illustrated Complete Sasha Vodnik 2012-07-27 Equip your students with HTML5 and CSS3 skills using this practical, user-friendly book by the Illustrated Series. Designed to meet the needs of users from a broad range of experience levels, this book provides the nuts-and-bolts for beginners and allows more experienced users to brush up on the basics and quickly move on to more advanced topics. Each two-page spread focuses on a single skill, making information easy to follow and absorb, which is especially important with a complex topic such as HTML5. Important Notice: Media content referenced within the product description or the product text may not be available in the ebook version.

Business Periodicals Index 2009

USA Today Index 1988

Real Estate Finance William B. Brueggeman 1989

Low Altfest Answers Almost All Your Questions about Money Lewis J. Altfest 1994 Written in a conversational question-and-answer format, this book is packed with solid, practical guidance on money matters from cradle to grave. It covers household budgeting, retirement planning, college financing, investing in stocks, mutual funds, choosing an insurance company and more.

Keeping Clients for Life Karen Caplan Altfest 2001-07-02 A successful financial planner is someone who does more than just crunch numbers and present an annual investment plan to clients. There is a psychological component to effective client care as well as to issues involving clients' overall financial well-being. People skills, as well as financial planning skills, are necessary to build a successful financial planning business. This comprehensive guide teaches both new and veteran financial professionals how to relate to their clients in meaningful ways, thus growing their business by increasing the long-term retention of those clients. Offered here are insights into such issues as how to determine which clients to accept, how to propose a plan clients can use, how to tread carefully in family situations, how to develop sensitivity and communications skills, and how to work with the media and recognize the importance of building your business one lasting relationship at a time. Karen Caplan Altfest, PhD, CFP (New York, NY), is Vice President of L. J. Altfest & Co., a financial planning and investment management firm. She is also the Director of the Financial Planning and Investments Program at the New School.

The Wall Street Journal 2007

U.S. News & World Report 1999

Human Relations for Career and Personal Success Andrew J. DuBrin 2001

Handbook of Consumer Finance Research Jing Jian Xiao 2016-05-30 This second edition of the authoritative resource summarizes the state of consumer finance research across disciplines for expert findings on—and strategies for enhancing—consumers' economic health. New and revised chapters offer current research insights into familiar concepts (retirement saving, bankruptcy, marriage and finance) as well as the latest findings in emerging areas, including healthcare costs, online shopping, financial therapy, and the neuroscience behind buyer behavior. The expanded coverage also reviews economic challenges of diverse populations such as ethnic groups, youth, older adults, and entrepreneurs, reflecting the ubiquity of monetary issues and concerns. Underlying all chapters is the increasing importance of financial literacy training and other large-scale interventions in an era of economic transition. Among the topics covered: Consumer financial capability and well-being. Advancing financial literacy education using a framework for evaluation. Financial coaching: defining an emerging field. Consumer finance of low-income families. Financial parenting: promoting financial self-reliance of young consumers. Financial sustainability and personal finance education. Accessibly written for researchers and practitioners, this Second Edition of the Handbook of Consumer Finance Research will interest professionals involved in improving consumers' fiscal competence. It also makes a worthwhile text for graduate and advanced undergraduate courses in economics, family and consumer studies, and related fields.

Real Estate Finance and Investments William B. Brueggeman 2005 Real Estate Finance & Investments is today's most indispensable, hands-on look at the increasingly vital arena of real estate partnerships, secondary mortgage markets, and fixed- and adjustable- rate mortgages. Updates to this edition include completely revised coverage of REITs, expanded coverage of CMBS, more detail on how underlying economic factors affect property value, and short readings based on current events.

Financial Counseling Dorothy B. Durband 2018-10-16 "This text is a valuable new resource that we recommend for all of our professionals and are proud to incorporate as part of our AFC® certification program. With expertise representing the breadth and depth of the financial counseling profession, the content in this text provides you with a rigorous foundation of knowledge, considers critical theoretical models, and explores foundational skills of communication, self-awareness, and bias. This type of comprehensive approach aligns with our mission and vision—providing you with the foundational knowledge to meet clients where they are across the financial life-cycle and impact long-term financial capability." -Rebecca Wiggins, Executive Director, AFCPE® (Association for Financial Counseling and Planning Education®) This timely volume presents a comprehensive overview of financial counseling skills in accessible, practical detail for readers throughout the career span. Expert financial counselors, educators, and researchers refer to classic and current theories for up-to-date instruction on building long-term client competence, working with clients of diverse backgrounds, addressing problem financial behavior, and approaching sensitive topics. From these core components, readers have a choice of integrated frameworks for guiding clients in critical areas of financial decision-making. This essential work: · Offers an introduction to

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financial counseling as a practice and profession · Discusses the challenges of working in financial counseling · Explores the elements of the client/counselor relationship · Compares delivery systems and practice models · Features effective tools and resources used in financial counseling · Encourages counselor ethics, preparedness, and self-awareness A standout in professional development references, Financial Counseling equips students and new professionals to better understand this demanding field, and offers seasoned veterans a robust refresher course in current best practices.

Analysis for Financial Management Robert C. Higgins 2009 "Written with enthusiasm and dedication, Analysis for Financial Management, 9th edition, presents Financial Management in a clear and conversational style that both business students and non-financial executives comprehend." --Book Jacket.

Derivatives Essentials Aron Gottesman 2016-06-28 A clear, practical guide to working effectively with derivative securities products Derivatives Essentials is an accessible, yet detailed guide to derivative securities. With an emphasis on mechanisms over formulas, this book promotes a greater understanding of the topic in a straightforward manner, using plain-English explanations. Mathematics are included, but the focus is on comprehension and the issues that matter most to practitioners—including the rights and obligations, terms and conventions, opportunities and exposures, trading, motivation, sensitivities, pricing, and valuation of each product. Coverage includes forwards, futures, options, swaps, and related products and trading strategies, with practical examples that demonstrate each concept in action. The companion website provides Excel files that illustrate pricing, valuation, sensitivities, and strategies discussed in the book, and practice and assessment questions for each chapter allow you to reinforce your learning and gauge the depth of your understanding. Derivative securities are a complex topic with many "moving parts," but practitioners must possess a full working knowledge of these products to use them effectively. This book promotes a truly internalized understanding rather than rote memorization or strict quantitation, with clear explanations and true-to-life examples. Understand the concepts behind derivative securities Delve into the nature, pricing, and offset of sensitivities Learn how different products are priced and valued Examine trading strategies and practical examples for each product Pricing and valuation is important, but understanding the fundamental nature of each product is critical—it gives you the power to wield them more effectively, and exploit their natural behaviors to achieve both short- and long-term market goals. Derivatives Essentials provides the clarity and practical perspective you need to master the effective use of derivative securities products.

Financial Institutions Management Helen P. Lange 2015-06-12

How I Lost Money in Real Estate Before It Was Fashionable JI Collins 2021-11 A humorous and horrible tale of real estate investing gone awry. So many are clamoring to scoop up their first rental property, but when things can go so right they can also go so wrong. Read and learn from my mistakes so you too don't experience this tale of woe.

Behavioral Finance: Psychology, Decision-Making, and Markets Lucy Ackert 2009-09-23 Now you can offer your students a structured, applied approach to behavioral finance with the first academic text of its kind--Ackert/Deaves' BEHAVIORAL FINANCE: PSYCHOLOGY, DECISION MAKING, AND MARKETS. This comprehensive text--ideal for your behavioral finance elective--

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links finance theory and practice to human behavior. The book begins by building upon the established, conventional principles of finance that students have already learned in their principles course. The authors then move into psychological principles of behavioral finance, including heuristics and biases, overconfidence, emotion and social forces. Students learn how human behavior influences the decisions of individual investors and professional finance practitioners, managers, and markets. Your students gain a strong understanding of how social forces impact people's choices. The book clearly explains what behavioral finance indicates about observed market outcomes as well as how psychological biases potentially impact the behavior of managers. Students learn the implications of behavioral finance on retirement, pensions, education, debiasing, and client management. This book is unique as it spends a significant amount of time examining how behavioral finance can be used effectively by practitioners today. The book's solid academic approach provides opportunities for students to utilize theory and complete applications in every chapter. A wide variety of end-of-chapter exercises, discussion questions, simulations and experiments reinforce the book's applied approach, while useful instructor supplements ensure you have the resources to clearly present theories of behavioral finance and their applications. Important Notice: Media content referenced within the product description or the product text may not be available in the ebook version.

Women, Money & Prosperity Donna M. Phelan 2014-07-31 In this inspiring book, Donna Phelan takes a new and refreshing approach to retirement planning for women. Told from the perspective of the four Strong sisters - one married, one divorced, one widowed and one who never married - this is the powerful story of each sister's journey on the road to retirement success. This insightful book relates how each sister's circumstances influenced the path she would take in her own retirement planning, and the lessons each needed to learn in order to succeed. As a seasoned professional on the front lines of some of the world's largest and most respected investment firms, helping people plan for retirement is Donna's job. She has spent the past two decades lecturing, writing, and working closely with her clients as they manage their investments and plan for the future. She knows that retirement planning can be scary in today's uncertain world, and that women face many unique financial challenges that their male counterparts do not. Donna is passionate about showing women how to create their own financial security and retire well - speaking in language that is easy to understand and follow. Innovative and encouraging, this book provides effective strategies for women who feel they are behind in saving for retirement. Donna demonstrates how to establish income for life by setting up SISTERS: Stackable Income Streams To Empower Retirement Security. In seven simple steps, Donna guides her readers through creating an investment portfolio, managing credit, building a profitable business, and even joining with other women to create SISTERS Clubs. **WOMEN, MONEY & PROSPERITY: A SISTER'S PERSPECTIVE ON HOW TO RETIRE WELL** removes the fear and uncertainty from retirement planning, empowering women to live out their golden years with dignity, confidence, security and peace of mind.

Financial Planning and Counseling Scales John E. Grable 2010-11-17 The personal, household, and consumer finance field is growing quite rapidly, especially as universities and policy makers see the need for additional research and clinical application in this dynamic area of study. Currently, the profession is advancing towards the stage where professional practice becomes increasingly evidenced-based. *Financial Planning and Counseling Scales* provides educators, researchers, students, and practitioners with a much needed review of reliable and valid personal assessment scales and instruments that can be used for both research and

clinical practice. In addition to presenting actual scales and instruments with applicable psychometric details, the book also includes an overview of measurement issues and psychometric evaluation.

The History of Financial Planning E. Denby Brandon, Jr. 2009-09-17 The first book to provide a comprehensive history of the financial planning profession The financial services field has been revolutionized in the last quarter of the twentieth century by the financial planning profession. So much has happened in so little time that it has been difficult to keep up with the events and key players that make up the world of financial planning. The History of Financial Planning is the first book to provide a comprehensive history of the profession. Backed by the Financial Planning Association, The History of Financial Planning offers a clear overview of the industry and how it has grown and changed over the years. This book chronicles the history of the profession, with explanations of how the financial planning movement has grown beyond the United States to other countries-particularly in the last fifteen years. The book also demonstrates how the work of key researchers, such as Dr. Daniel Kahneman, Vernon Smith, and Amos Tversky, has influenced the rise of the financial planning profession Names "four initial engines of growth" that contributed to the success of financial planning Reveals the moments and key players that define the history of financial planning Discusses the emergence of the Financial Planning Association (FPA) The financial planning field has a rich history, and with this book as your guide, you'll quickly discover how it has evolved over the years.

Kiplinger's Personal Finance 2004-03 The most trustworthy source of information available today on savings and investments, taxes, money management, home ownership and many other personal finance topics.

Essentials of Personal Financial Planning Susan M. Tillery 2018-09-21 ESSENTIALS OF PERSONAL FINANCIAL PLANNING Essentials of Personal Financial Planning was written to challenge the status quo by promoting personal financial planning (PFP) as a profession, not as a sales tool to gather assets under management or facilitate sales of insurance products. The book takes a comprehensive and integrated approach to PFP for accounting students, allowing them to view the profession through the lens of a CPA - with integrity and objectivity. This book systematically introduces the essentials of all the major PFP topics (estate, retirement, investments, insurance, and tax), as well as: The PFP process, concepts and regulatory environment. Professional responsibilities of a CPA personal financial planner and the requirements of the Statement on Standards in PFP Services. Time value of money concepts. The book then builds on these foundational concepts, showing their interconnectivity and professional opportunities, to provide a deeper understanding of PFP and its application. After reading this book, students will be able to apply the knowledge and skills gained from this course to have an immediate and long-term positive impact for themselves and for the clients they serve.

Investor Behavior H. Kent Baker 2014-02-10 WINNER, Business: Personal Finance/Investing, 2015 USA Best Book Awards FINALIST, Business: Reference, 2015 USA Best Book Awards Investor Behavior provides readers with a comprehensive understanding and the latest research in the area of behavioral finance and investor decision making. Blending contributions from noted academics and experienced practitioners, this 30-chapter book will provide investment professionals with insights on how to understand and manage client

behavior; a framework for interpreting financial market activity; and an in-depth understanding of this important new field of investment research. The book should also be of interest to academics, investors, and students. The book will cover the major principles of investor psychology, including heuristics, bounded rationality, regret theory, mental accounting, framing, prospect theory, and loss aversion. Specific sections of the book will delve into the role of personality traits, financial therapy, retirement planning, financial coaching, and emotions in investment decisions. Other topics covered include risk perception and tolerance, asset allocation decisions under inertia and inattention bias; evidenced based financial planning, motivation and satisfaction, behavioral investment management, and neurofinance. Contributions will delve into the behavioral underpinnings of various trading and investment topics including trader psychology, stock momentum, earnings surprises, and anomalies. The final chapters of the book examine new research on socially responsible investing, mutual funds, and real estate investing from a behavioral perspective. Empirical evidence and current literature about each type of investment issue are featured. Cited research studies are presented in a straightforward manner focusing on the comprehension of study findings, rather than on the details of mathematical frameworks.

Business Analytics, Global Edition James R. Evans 2016-01-29 A balanced and holistic approach to business analytics 'Business Analytics', teaches the fundamental concepts of the emerging field of business analytics and provides vital tools in understanding how data analysis works in today's organizations. Students will learn to apply basic business analytics principles, communicate with analytics professionals, and effectively use and interpret analytic models to make better business decisions.

She Said What? Maria Braden 2021-11-21 No longer relegated to reporting on society happenings or household hints, women columnists have over the past twenty years surged across the boundary separating the "women's" or "lifestyle" sections and into the formerly male bastions of the editorial, financial, medical, and "op-ed" pages. Where men previously controlled the nation's new organizations, were the chief opinion givers, and defined what is newsworthy, many women newspaper columnists are now nationally syndicated and tackle the same subjects as their male counterparts, bringing with them distinctive styles and viewpoints. Through these frank and lively interviews, Maria Braden explores the lives and work of columnists Erma Bombeck, Jane Brody, Mona Charen, Merlene Davis, Georgie Anne Geyer, Dorothy Gilliam, Ellen Goodman, Molly Ivins, Mary McGrory, Judith ("Miss Manners") Martin, Joyce Maynard, Anna Quindlen, and Jane Bryant Quinn. Profiles describe how these writers got started, where they get the nerve to tell the world what they think, how they generate ideas for columns, and what it's like to create under the pressure of deadlines. Representative columns illustrate their distinctive voices, and an introductory essay provides a historical overview of women in journalism, including pioneering women columnists Fanny Fern, Dorothy Thompson, and Sylvia Porter. Braden finds that today's women columnists frequently raise issues or use examples unique to their gender. Because they are likely to have a direct personal connection to current social issues such as abortion, child care, or sexual harassment, they are able to provide fresh perspectives on these provocative topics. In doing so, they are helping to define what is worthy of attention in the '90s and to shape public response. A unique addition to the literature on women in journalism, this book will interest general readers as well as students of journalism, literature, American studies, and women's studies. Aspiring writers will find here role models and practical guidance.

Personal Financial Planning Randy Billingsley 2016-01-01 Knowing what to do with your money is more important than ever. Billingsley/Gitman/Joehnk's market-leading PERSONAL FINANCIAL PLANNING, 14E, provides the tools, techniques, and understanding you need to define and achieve your financial goals. You will find the numerous practical examples, illustrations, and reliance on common sense that is engaging and refreshingly concrete. Features such as You Can Do It Now, the Financial Impact of Personal Choices, Financial Fact or Fantasy, Financial Planning Tips, Financial Road Signs, and Behavior Matters keep the material relevant and vital to facing a life time of important personal financial decisions. The 14th edition is packed with information relevant to you--for example, changing spending habits for the better, knowing the right questions to ask a financial adviser, using tips on budgeting and planning for retirement, knowing what to look for when choosing a bank, knowing whether to buy or lease a car, knowing what's important when buying your first home, and choosing the right credit card. All-new features teach you to use today's critical financial tools and technology, including financial planning software. CFP practice questions provide valuable practice. Important Notice: Media content referenced within the product description or the product text may not be available in the ebook version.

Investments Zvi Bodie 2005 Offers a practical and theoretical coverage of investments market. This book places emphasis on asset allocation, and offers a treatment of futures, options, and other derivative security markets.

Fixed Income Securities Bruce Tuckman 2011-10-13 Fixed income practitioners need to understand the conceptual frameworks of their field; to master its quantitative tool-kit; and to be well-versed in its cash-flow and pricing conventions. Fixed Income Securities, Third Edition by Bruce Tuckman and Angel Serrat is designed to balance these three objectives. The book presents theory without unnecessary abstraction; quantitative techniques with a minimum of mathematics; and conventions at a useful level of detail. The book begins with an overview of global fixed income markets and continues with the fundamentals, namely, arbitrage pricing, interest rates, risk metrics, and term structure models to price contingent claims. Subsequent chapters cover individual markets and securities: repo, rate and bond forwards and futures, interest rate and basis swaps, credit markets, fixed income options, and mortgage-backed securities. Fixed Income Securities, Third Edition is full of examples, applications, and case studies. Practically every quantitative concept is illustrated through real market data. This practice-oriented approach makes the book particularly useful for the working professional. This third edition is a considerable revision and expansion of the second. Most examples have been updated. The chapters on fixed income options and mortgage-backed securities have been considerably expanded to include a broader range of securities and valuation methodologies. Also, three new chapters have been added: the global overview of fixed income markets; a chapter on corporate bonds and credit default swaps; and a chapter on discounting with bases, which is the foundation for the relatively recent practice of discounting swap cash flows with curves based on money market rates. [FOR THE UNIVERSITY EDITION] This university edition includes problems which students can use to test and enhance their understanding of the text.

Principles of Corporate Finance Richard A. Brealey 2019-01-07 Brealey, Principles of Corporate Finance 13e describes the theory and practice of corporate finance. We hardly need to explain why financial managers must master the practical aspects of their job, but we should spell out why down-to-earth managers need to bother with theory. Throughout this edition, the authors

demonstrate how managers use financial theory to solve practical problems. They also explore what financial managers should do to increase company value. Some of the biggest changes in this edition were prompted by the tax changes enacted in the U.S. Tax Cuts and Jobs Act passed in December 2017.

Essentials of Investments Zvi Bodie 2010 The market leading undergraduate investments textbook, *Essentials of Investments*, 8e by Bodie, Kane and Marcus, emphasizes asset allocation while presenting the practical applications of investment theory. The authors have eliminated unnecessary mathematical detail and concentrate on the intuition and insights that will be useful to practitioners throughout their careers as new ideas and challenges emerge from the financial marketplace. The eighth edition has been fully updated to reflect the recent financial crisis and includes a new chapter on Hedge Funds.

M: Finance John Nofsinger 2015-01-05 M: Finance incorporates the newest technology to facilitate the learning process, saving valuable time for you and your students. Cornett M's unmatched pedagogy and additional resources within Connect help students solve financial problems, understand the relevance, and apply what they've learned. The text's succinct coverage, magazine-like design, and personal examples combine with a complete digital solution to help your students achieve higher outcomes in the course.

Low Altfest Answers Almost All Your Questions about Money Lewis J. Altfest 1992 Provides advice in simple language on handling credit, selecting insurance, investing wisely, tax planning, real estate and college financing

Security Awareness: Applying Practical Security in Your World Mark Ciampa 2013-01-01 Designed to provide students with the knowledge needed to protect computers and networks from increasingly sophisticated attacks, *SECURITY AWARENESS: APPLYING PRACTICE SECURITY IN YOUR WORLD*, Fourth Edition continues to present the same straightforward, practical information that has made previous editions so popular. For most students, practical computer security poses some daunting challenges: What type of attacks will antivirus software prevent? How do I set up a firewall? How can I test my computer to be sure that attackers cannot reach it through the Internet? When and how should I install Windows patches? This text is designed to help students understand the answers to these questions through a series of real-life user experiences. In addition, hands-on projects and case projects give students the opportunity to test their knowledge and apply what they have learned. *SECURITY AWARENESS: APPLYING PRACTICE SECURITY IN YOUR WORLD*, Fourth Edition contains up-to-date information on relevant topics such as protecting mobile devices and wireless local area networks. Important Notice: Media content referenced within the product description or the product text may not be available in the ebook version.

Essentials of Human Behavior Elizabeth D. Hutchison 2020-12-17 *Essentials of Human Behavior* combines Elizabeth D. Hutchison's two best-selling *Dimensions of Human Behavior* volumes into a single streamlined volume for understanding human behavior. The text presents a multidimensional framework integrating person, environment, and time to show students the dynamic, changing nature of person-in-environment. In this Third Edition, Hutchison is joined by new co-author Leanne Wood Charlesworth, who uses her practice and teaching experience to help organize the book's cutting-edge research and bring it into the classroom. The text will thoroughly support students' understanding of human behavior

theories and research and their applications to social work engagement, assessment, intervention, and evaluation across all levels of practice. This title is accompanied by a complete teaching and learning package.