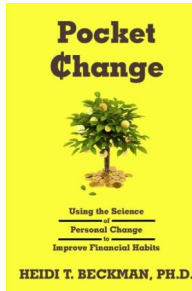


## Pocket Change: Using the Science of Personal Change to Improve Financial Habits



### Book Review

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(Ms. Fatima Erdman)

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