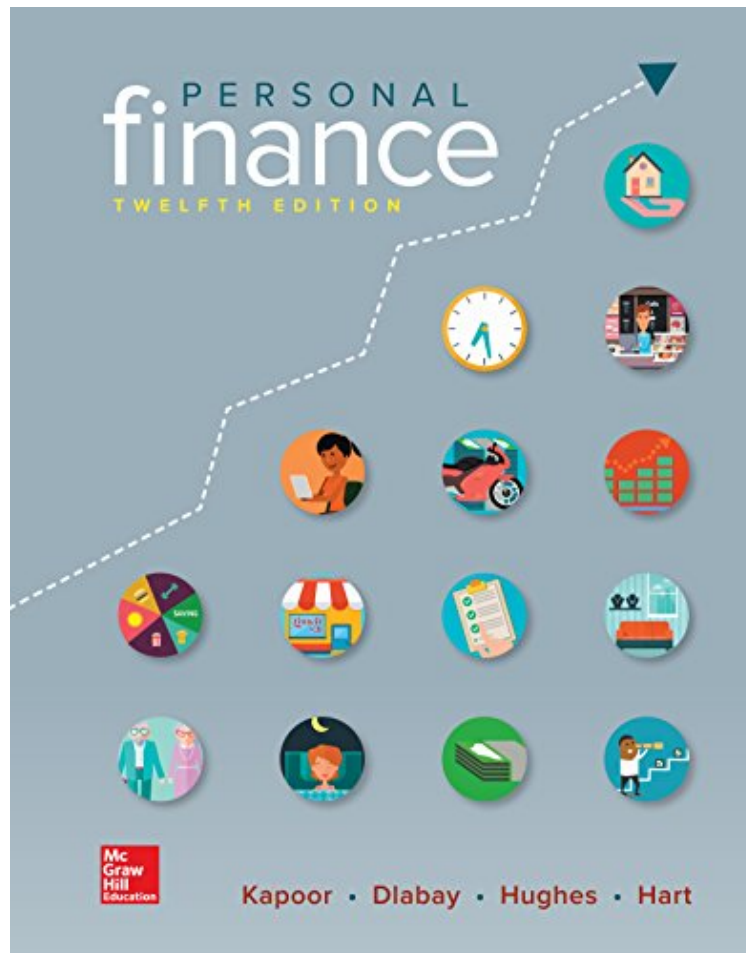


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## Personal Finance

*Jack Kapoor, Les Dlabay, Robert J. Hughes*  
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About the Author Professor of business at Dallas County Community Colleges, believes that these two words can literally change people's lives. Whether you want to be rich or just manage the money you have, the ability to analyze financial decisions and gather financial information are skills that can always be improved. In addition to writing several textbooks, Dr. Hughes has taught personal finance, introduction to business, business math, small business management, small business finance, and accounting since 1972. He also served as a content consultant for two popular national television series, *It's Strictly Business* and *Dollars Sense: Personal Finance for the 21st Century*, and is the lead author for a business math project utilizing computer-assisted instruction funded by the ALEKS Corporation. He received his BBA from Southern Nazarene University and his MBA and EdD from the University of North Texas. His hobbies include writing, investing, collecting French antiques, art, and travel.

Dr. Jack Kapoor is a Professor of Business and Economics in the Business and Services Division. Dr. Kapoor has taught Business and Economics at College of DuPage since 1969. He received his B.A. and M.S. from San Francisco State College and his Ed.D. from Northern Illinois University. Professor Kapoor was recently awarded the Business and Services Division's Outstanding Professor Award for 1999-2000. Dr. Kapoor is known internationally as a co-author of several textbooks including *Business: A Practical Approach* (Rand McNally), *Business* (Houghton Mifflin), and *Focus on Personal Finance* (Richard D. Irwin/McGraw-Hill).

Les Dlabay teaches in the Department of Economics and Business at Lake Forest College, Lake Forest, Illinois. Over the past 25 years, he has taught more than 30 different courses in high school, community college, university, adult education, and teacher preparation programs. Dr. Dlabay has developed a wide variety of textbook materials, student activity guides, instructor manuals, testing programs, audio-visual materials, and software packages in the areas of Personal Finance, Consumer Economics, and International Business. Dr. Dlabay has served as a consultant to corporations, educational institutions, and government agencies. He has presented more than 140 workshops and seminars in over 20 states to encourage teachers to actively involve students in the learning process with video presentations, newsletters, interviews, and Internet research activities.

Melissa Hart is a permanent lecturer in the Poole College of Management at North Carolina State University. She was inducted into the Academy of Outstanding Teachers and nominated for the Gertrude Cox Award for Innovative Excellence in Teaching and Learning with Technology. She teaches courses in personal finance and corporate finance and has developed multiple ways to use technology to introduce real-life situations into the classroom and online environment. Spreading the word about financial literacy has always been a passion of hers. Each year she shares her common sense approach of "No plan is a plan" with various student groups, clubs, high schools, and outside organizations. She is a member of the North Carolina Association of Certified Public Accountants (NCACPA) where she serves on multiple committees. She received her BBA from the University of Maryland and an MBA from North Carolina State University. Prior to obtaining an MBA, she worked eight years in public accounting in auditing, tax compliance, and consulting. Her hobbies include keeping up with her family's many extracurricular activities and traveling. She travels extensively with her family to enjoy the many cultures and beauty of the state, the country, and the world.