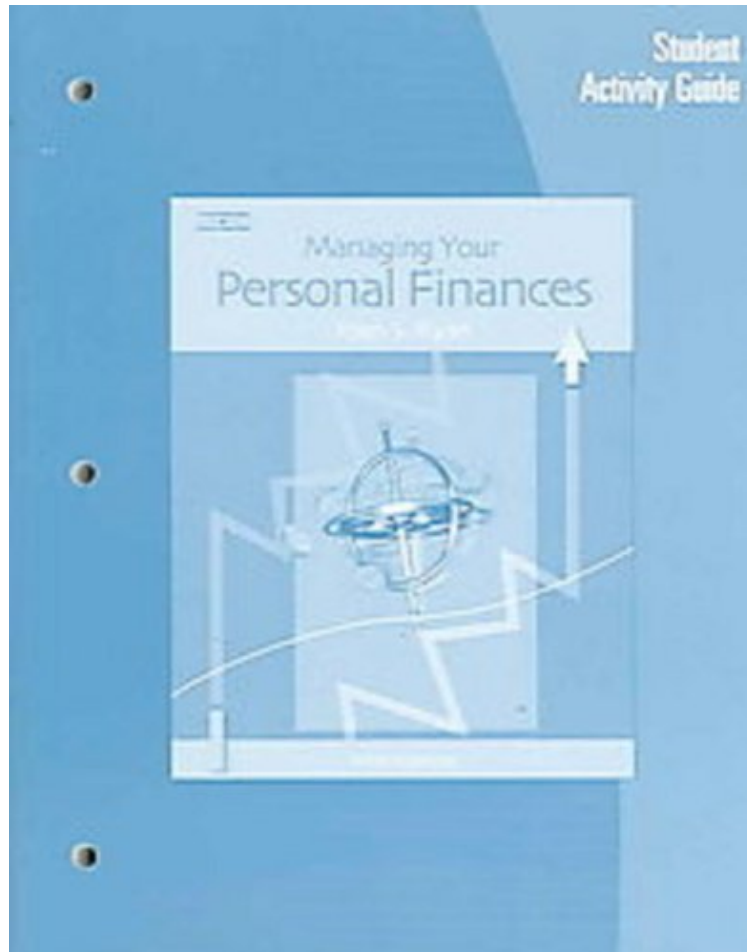


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# Student Activity Guide for Ryan's Managing Your Personal Finances

*Joan S. Ryan*

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About the AuthorJoan Ryan, M.B.A., Ph.D., C.M.A., has taught personal finance for over 20 years. She began at Willamette High School in Eugene, Oregon, where this textbook was initially developed and tested. After four years

there, she taught in the business department at Lane Community College (also in Eugene) for 12 years. After eight years at Clackamas Community College, she was department chair for the next six years. Then she resumed teaching accounting, personal finance, and business law, retiring from full-time teaching in 2014. She also is a C.M.A. (certified management accountant), a state-certified mediator, and adjunct faculty at Clackamas Community College and Portland State University in the graduate Masters in International Management program.