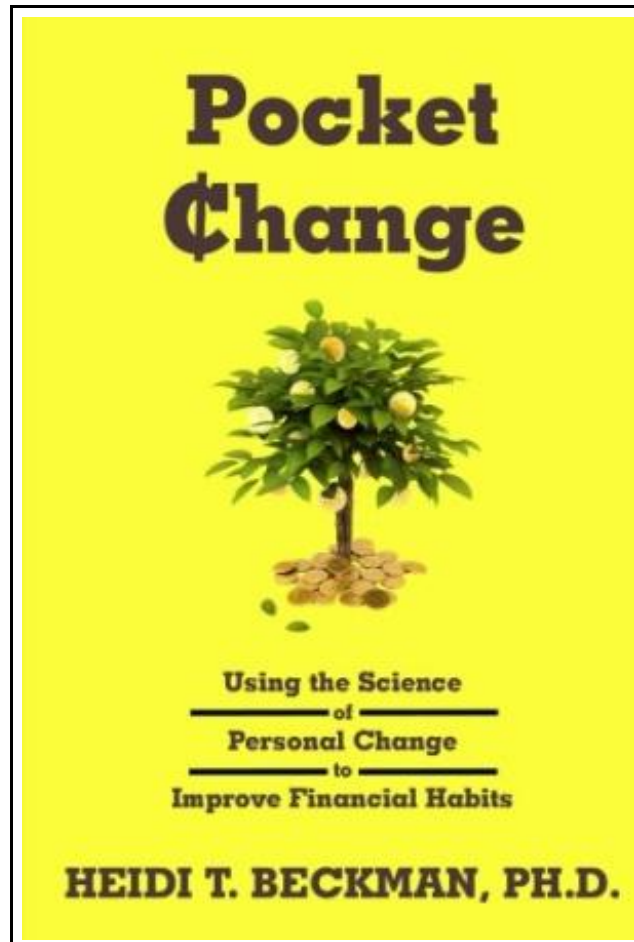


## Pocket Change: Using the Science of Personal Change to Improve Financial Habits



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*(Audrey Lowe I)*

## POCKET CHANGE: USING THE SCIENCE OF PERSONAL CHANGE TO IMPROVE FINANCIAL HABITS



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