

Special Features

A variety of tools and presentation methods are used throughout this text to assist the reader in the learning process. Some of the features in this text that are designed to enhance your understanding and learning process include:

- **Key Concepts** – At the beginning of each subsection are key concepts, or study objectives, each stated as a question. To be successful in this course, you should be able to answer these questions. So as you read, guide your learning by looking for the answers. When you find the answers, highlight or underline them. It is important that you actually highlight/underline and not just make a mental note, as the action of stopping and writing reinforces your learning. Watch for this symbol:



- **Quick Quizzes** – Following each subsection you will find a Quick Quiz, which checks and reinforces what you read. Circle the answer to each question and then check your answers against the correct answers supplied at the bottom of the quiz. If you missed any questions, flip back to the relevant section and review the material. Watch for this symbol:



- **Examples** – Examples are used frequently to illustrate the concepts being discussed and to help the reader understand and apply the concepts presented. Examples are identified in the margin with the following symbol:

EXAMPLE

- **Exhibits** – The written text is enhanced and simplified by using exhibits where appropriate to promote learning and application. Exhibits are identified with the following symbol:

EXHIBIT

- **New Law** – The 4th edition is updated for relevant changes in the law through November 15, 2006. The following symbol is designed to highlight recent changes in the law and appears in the margin when significant changes in the law are discussed:



- **Key Terms** – Key terms appear in **boldfaced type** throughout the text to assist in the identification of important concepts and terminology. A list of key terms with definitions appears at the end of each chapter.
- **End of Chapter Questions** – Each chapter contains a series of discussion and multiple-choice questions that highlight the major topics covered in the chapter. The questions test retention and understanding of important chapter material and can be used for review and classroom discussion.
- **Quick Quiz Explanations** – Each chapter concludes with the answers to the Quick Quizzes contained in that chapter, as well as explanation to the “false” statements in each Quick Quiz.
- **Glossary** – A compilation of the key terms identified throughout the text is located at the end of the book.

Special Note on Estimated Numbers – Numbers that require annual indexing were estimated throughout the text for future years not released by the Internal Revenue Service or the Department of Labor at the time of printing. These estimated numbers are marked with a = for easy identification. Please see Appendix A for a detailed explanation of how these numbers were estimated. In the event that there are any changes, we will provide updates on our website at www.money-education.com.