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Chapter 2 Test Study Questions. This principle suggests that a certain amount of money today has different buying power than the same amount of money in the future. This is due to both the opportunity to earn interest on the money and because inflation will drive prices up, thereby changing the "value" of the money.

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for individuals with an earned income and their non-income-producing spouses; growth is not taxed until money is withdrawn and contributions to an IRA are often tax-deductible.