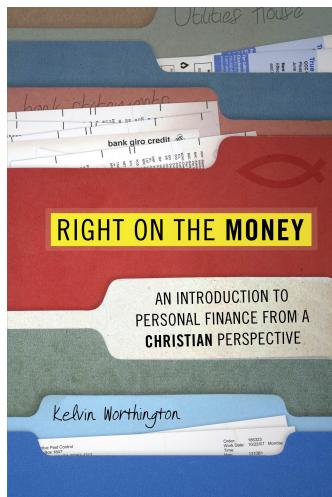


# Right on the Money

An Introduction to Personal Finance from a Christian Perspective  
*Kelvin Worthington*

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Kelvin Worthington has over 25 years experience in Corporate and Business Banking, in the UK and Australia. During his time in the UK he was also a volunteer Business Mentor with the Princes Youth Business Trust. Kelvin has an honours degree in financial services and is an Associate of the Chartered Institute of Bankers (London). He lives in Sydney, Australia with his wife Helen.

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