

1) The financial planning process

- a) systematic process that coincides important elements of an individual's financial affairs in order to fulfill financial goals

2) Goals critical to financial planning process

- a) Educational
- b) Career
- c) Financial
- d) Retirement
- e) lifestyle

3) Types of goals

- a) Short
 - i) more immediate expenses (what a budget is for)
- b) Mid
 - i) down payment for a house, student loans, weddings, vacations
- c) Long
 - i) retirement
- d) Months with of income that should be for emergency fund - 3 to 6 months

4) How an investment grows over time

- a) compounding of interest

5) Financial planning documents

- a) Balance sheet
 - i) describes position (assets you hold, debts you owe, equal your net worth)
- b) Income and expense statement
 - i) shows actual results over time
 - (1) 3 major parts (income, expenses, cash surplus/deficit)
 - ii) $\text{total income} - \text{total expenses} = \text{cash surplus/deficit}$

Personal Finance Final Exam Study Guide

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Personal Finance Final Exam Study Guide:

Personal Finance Marine Corps Institute (U.S.),1985 Personal Finance Study Guide Sixth Edition E. Thomas Garman,1999-10-25 *Introduction to Personal Finance* Kristen Carioti,2024-03-18 Introduction to Personal Finance helps students understand their relationship with money while they learn the fundamentals of personal finance Regardless of their financial background or career aspirations students will walk away with a clear roadmap for setting and achieving their financial goals **Personal Finance** Patrick J. Cusatis,1994 **Kiplinger's Personal Finance** ,1978-12 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics **Personal Finance, Viewer's Guide** Robert S. Rosefsky,2001-06-27 This friendly guide provides comprehensive coverage of all basic money management principles Enables readers to understand not only the implications of far reaching events but also the fundamental knowledge to navigate the world of personal finance Describes how to effectively manage personal assets from buying and selling to investing insuring planning and preparing income taxes **The Complete Book of Personal Finance** Boardroom Books (Firm),1987 **ACCA Paper F3 - Financial Accounting (GBR) Study Text** BPP Learning Media,2009-07-01 The ACCA F3 Study Text is split into six parts in line with the syllabus structure The examiner has commented that the Study Text is well structured and focused to meet the requirements of the F3 student There is a whole chapter devoted to the subject of ethical considerations as ethics and social responsibility are integral to the new ACCA syllabus **Kiplinger's Personal Finance** ,1991-10 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics *Kiplinger's Personal Finance* ,1974-10 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics

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