1. One of your financial planning clients, Ms Yana has asked you to prepare specified personal financial statements on her behalf. Yana is a 33 year-old employed landscape gardener and has a gross income of \$55,000 for the 2019 financial year. In addition, Yana's employer also contributes 9.25% of her gross income into a personal superannuation fund that you have set up to fund her retirement. Fortnightly salary deductions (based on gross income) for Yana are as follows:

Details	Percentage	
Taxation	20	
Personal super contributions	7	
Health cover	3	
Union fees	2	

Other expenditures incurred by Yana for the 2019 financial year are as follows:

Details	Amount (S)	
Household expenses	10,000	
Mortgage loan repayments	12,000	
Credit card repayments	8,000	
Entertainment expenses	5,000	

Yana has also provided a list of her assets and liabilities based on the information that she currently has available as shown below:

Amount (S)

KOKO+	
160,000	
iO .	
(6)	
1010	
0	

(a) Prepare a personal cash flow budget for Yana for the 2019 financial year based on the information provided.

(b) Prepare a current personal balance sheet for Yana based on the information provided.

#### Answer:

(a) Personal cash flow statement for Yana for the 2019 financial year:

Income: Salary Employer superannuation	Salary	\$55,000
	Employer superannuation	5,088
	60,088	
Expendito	are: Taxation	11,000
	Personal superannuation3,8	50
	Health cover	1,650
	Union fees	1,100

# **Personal Financial Planning Case Studies**

Stavros A. Zenios, William T. Ziemba

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Financial Planning Competency Handbook CFP Board, 2015-07-09 The official guide for exam success and career excellence Financial Planning Competency Handbook Second Edition is the essential reference for those at any stage of certification and a one stop resource for practitioners looking to better serve their clients This fully updated second edition includes brand new content on connections diagrams new case studies and new instructional videos and a completely new section devoted to the interdisciplinary nature of financial planning You ll gain insights from diverse fields like psychology behavioral finance communication and marriage and family therapy to help you better connect with and guide your clients alongside the detailed financial knowledge you need to perform to the highest expectations as a financial planner This book contains over ninety chapters that are essential for practitioners students and faculty Whether a practitioner student or faculty member this guide is the invaluable reference you need at your fingertips Comprehensive clear and detailed this handbook forms the foundation of the smart financial planner's library Each jurisdiction has its own laws and regulations surrounding financial planning but the information in this book represents the core body of knowledge the profession demands no matter where you practice Financial Planning Competency Handbook Second Edition guides you from student to practitioner and far beyond with the information you need when you need it **Personal Financial Planning** Dr. Arijit Maity, 2025-02-21 The book Personal Financial Planning by Dr Arijit Maity is a comprehensive guide to managing finances effectively Written by a distinguished academician and industry expert the book bridges theoretical knowledge with real world financial strategies It covers essential topics such as budgeting investments savings and wealth management making it an invaluable resource for individuals looking to secure their financial future With insights drawn from Dr Maity's extensive experience in academia and corporate finance this book serves as a practical tool for both beginners and professionals seeking financial stability and growth Ebook: Principles of Corporate Finance BREALEY, 2010-07-16 Ebook Principles of Corporate Finance Handbook of Asset and Liability Management Stavros A. Zenios, William T. Ziemba, 2007-08-08 The Handbooks in Finance are intended to be a definitive source for comprehensive and accessible information in the field of finance Each individual volume in the series presents an accurate self contained survey of a sub field of finance suitable for use by finance and economics professors and lecturers professional researchers graduate students and as a teaching supplement It is fitting that the series Handbooks in Finance devotes a handbook to Asset and Liability Management Volume 2 focuses on applications and case studies in asset and liability management. The growth in knowledge about practical asset and liability modeling has followed the popularity of these models in diverse business settings This volume portrays ALM in practice in contrast to Volume 1 which addresses the theories and methodologies behind these models In original articles practitioners and scholars describe and analyze models used in banking insurance money management individual investor financial planning pension funds and social security They put the traditional purpose of ALM to control interest rate and liquidity risks into rich and broad minded frameworks Readers interested in other business settings will find their discussions of financial institutions both instructive and revealing Focuses on pragmatic applications Relevant to a variety of risk management industries Analyzes models used in most financial sectors 

Personal Finance Jane King, Mary Carey, 2014

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web cast and characters karl urban as billy butcher 2 the leader of the boys and a former sas operative who distrusts all superpowered individuals he has a particular hatred towards homelander who he believes is responsible for the disappearance of his wife luca villacis and josh zaharia portray younger versions of the character

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