Personal Finance Exam 1 Questions and answers

Personal Finance - process of planning, spending, financing, and investing so as to optimize your financial situation

Personal Financial Plan - A plan that specifies your financial goals and plans to achieve them

Opportunity Cost - What you give up as a result of a decision

Financial Plan Components - 1. Budgeting and tax planning

- Managing your liquidity
- 3. Financing your large purchases
- Protecting your assets and income (insurance)
- Investing your money
- 6. Planning your retirement estate

Budget Planning - Process of forecasting future expenses and savings

Assets - What you own

Liabilities - What you owe

Net Worth - (Value of what you own) - (Value of what you owe)

Liquidity - Access to funds to cover any short term cash deficiencies

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