

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 (\$) |
|--------------------------|-------------|
| 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:

| Details                    | Amount (\$) |
|----------------------------|-------------|
| <b>Assets -</b>            |             |
| House and personal effects | 400,000     |
| Superannuation             | 160,000     |
| Car                        | 10,000      |
| Savings account            | 2,000       |
| <b>Liabilities -</b>       |             |
| Mortgage loan              | 250,000     |
| Credit card balance        | 10,000      |

- (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                  | \$55,000     |
|              | Employer superannuation | <u>5,088</u> |
|              |                         | 60,088       |
| Expenditure: | Taxation                | 11,000       |
|              | Personal superannuation | 3,850        |
|              | Health cover            | 1,650        |
|              | Union fees              | 1,100        |

# Personal Financial Planning Case Studies

**Christian G. Meyer**



## **Personal Financial Planning Case Studies:**

This book delves into Personal Financial Planning Case Studies. Personal Financial Planning Case Studies is an essential topic that must be grasped by everyone, from students and scholars to the general public. This book will furnish comprehensive and in-depth insights into Personal Financial Planning Case Studies, encompassing both the fundamentals and more intricate discussions.

1. This book is structured into several chapters, namely:
    - Chapter 1: Introduction to Personal Financial Planning Case Studies
    - Chapter 2: Essential Elements of Personal Financial Planning Case Studies
    - Chapter 3: Personal Financial Planning Case Studies in Everyday Life
    - Chapter 4: Personal Financial Planning Case Studies in Specific Contexts
    - Chapter 5: Conclusion
  2. In chapter 1, the author will provide an overview of Personal Financial Planning Case Studies. This chapter will explore what Personal Financial Planning Case Studies is, why Personal Financial Planning Case Studies is vital, and how to effectively learn about Personal Financial Planning Case Studies.
  3. In chapter 2, this book will delve into the foundational concepts of Personal Financial Planning Case Studies. This chapter will elucidate the essential principles that need to be understood to grasp Personal Financial Planning Case Studies in its entirety.
  4. In chapter 3, this book will examine the practical applications of Personal Financial Planning Case Studies in daily life. This chapter will showcase real-world examples of how Personal Financial Planning Case Studies can be effectively utilized in everyday scenarios.
  5. In chapter 4, this book will scrutinize the relevance of Personal Financial Planning Case Studies in specific contexts. This chapter will explore how Personal Financial Planning Case Studies is applied in specialized fields, such as education, business, and technology.
  6. In chapter 5, the author will draw a conclusion about Personal Financial Planning Case Studies. This chapter will summarize the key points that have been discussed throughout the book.
- The book is crafted in an easy-to-understand language and is complemented by engaging illustrations. This book is highly recommended for anyone seeking to gain a comprehensive understanding of Personal Financial Planning Case Studies.

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