

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 (\$)
Assets -	
House and personal effects	400,000
Superannuation	160,000
Car	10,000
Savings account	2,000
Liabilities -	
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

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A Handbook of Case Studies in Finance Tarika Singh, 2017-06-20 This book links the theory of finance to the decisions related to various aspects of the financial management of an organisation In order to provide the reader with a better understanding of the concept of finance a theoretical guide to related terminology is included here The case studies brought together require students to look deep into the concepts of finance in order to solve the problems and issues they present The case studies here focus on important concepts of finance which help students to relate the concept with decision making processes

Case Studies in Management and Business (Volume 4) (UUM Press) Soon Jan Jan, 2018-01-01 This is the fourth volume of the compilation of case studies by UUM s Institute of Management and Business Research IMBRe Following the successful publication of its three predecessors the current Volume 4 selects and includes the best Malaysian case studies in the broad areas of management economics and marketing It is IMBRe s aspiration to encourage both academics and students to embrace the case study approach as an effective pedagogical tool The cases are designed and written by academics to be used for both undergraduate and postgraduate courses in which the academics themselves more often than not serve as instructors Although each case is written specifically to cater for a particular course it can be adapted for other related courses

Recent Perspectives and Case Studies in Finance & Econometrics Ozan Gönüllü, Başak Turan İçke, 2018-11-30

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Personal Financial Planning Shalu Garg, 2024-02-15 Personal Financial Planning is a comprehensive guide that aligns with the latest guidelines issued by the University of Delhi Tailored to cover the entire syllabus this book serves as an indispensable resource for students seeking a thorough understanding of personal finance It delves into key aspects such as budgeting investment strategies risk management and financial goal setting With its up to date information and adherence to university guidelines Personal Financial Planning is designed to empower students with the knowledge and skills needed to navigate the complex landscape of personal finance successfully Whether you're a student or an enthusiast eager to enhance your financial literacy this book is a reliable and up to date reference that ensures a comprehensive grasp of the subject matter

50 Case Studies for Management and Supervisory Training Clardy Alan, Alan B. Clardy, 2008 Managers and supervisors will sharpen their analytical and decision making skills with this new collection of fully reproducible case studies Based on actual real life situations these exercises prepare supervisors and team leaders for the challenging problems they face in today's complex workplace Each case study includes Summary of the case Discussion questions which evoke thought and analysis Suggested solutions to the problems presented Training Objectives Improve participant's listening skills Empower employees to negotiate solutions fairly Provide

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Business Case Studies with Management lessons -Volume 1 Dr. Sanjeevni Gangwani,2025-05-12 This book is very useful for teaching any management course through case studies Cases are written in a very simple language so that all students at the graduate level post graduate level can understand its application Case studies are very important to be taken for teaching management in any type of course as it immerses students in real world scenarios fostering critical thinking problem solving and decision making skills while also bridging the gap between theory and practice Case studies present complex real life situations or problems that managers have faced allowing students to analyze discuss and propose solutions They encourage active participation and engagement moving beyond passive learning by placing students in the role of decision makers The emphasis is on the analytical process and the reasoning behind decisions rather than solely on finding a correct answer Case studies can encompass various management disciplines allowing for a holistic understanding of organizational challenges They are a form of problem based learning where students learn by grappling with real world problems There are various benefits of using case studies in teaching management courses Case studies enhance critical thinking analytical abilities communication skills and interpersonal skills Students practice making decisions under pressure weighing different options and understanding the consequences of their choices They bridge the gap between theory and practice allowing students to apply their knowledge to real world scenarios The real world nature of case studies makes learning more engaging and relevant for students Case studies encourage open discussion and debate fostering a collaborative learning environment Successfully navigating complex case studies can build students confidence in their abilities as future managers This book consists of diverse case studies related to various sectors It also includes the case objective overview of company summary and conclusion and questions for discussion I hope management faculty in all types of business school worldwide will find this comprehensive book on business case studies very helpful for class room teaching group discussions and even for giving assignment to students for internal assessment I wish you all a happy learning process and I hope all my efforts in compiling varied cases will contribute for better management learning and student engagement

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