

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

**Yicheng Fang**



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In a world inundated with displays and the cacophony of quick conversation, the profound energy and psychological resonance of verbal artistry usually fade in to obscurity, eclipsed by the regular barrage of sound and distractions. However, situated within the lyrical pages of **Personal Financial Planning Case Studies**, a charming work of fictional splendor that pulses with organic emotions, lies an unique journey waiting to be embarked upon. Penned with a virtuoso wordsmith, that interesting opus guides viewers on a psychological odyssey, delicately exposing the latent potential and profound affect embedded within the complicated internet of language. Within the heart-wrenching expanse with this evocative evaluation, we can embark upon an introspective exploration of the book is key styles, dissect its fascinating publishing fashion, and immerse ourselves in the indelible impact it leaves upon the depths of readers souls.

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