

CHAPTER 5

PERSONAL FINANCIAL PLANNING

THE PERSONAL FINANCE PLANNING PROCESS

Generally speaking, the main components of the financial planning process are:

- Assessment of financial health
- Identification of personal goals
- Development of investment objectives to achieve the goals
- Development of financial plans for each goal
- Development of investment strategies for each goal
- Monitoring the performance of the investment portfolio
- Re-evaluation of the financial plans and revising them when necessary

This section lays out the seven key steps to focus on to get you working toward long-term financial security. Follow along from start to finish, or jump to chapter(s) you want to learn more about.

ASSESSMENT OF CURRENT FINANCIAL HEALTH

The first step in the financial planning process includes the measurement or assessment of the individual's current financial health or net worth. This is covered in **Chapter 3**.

GOAL SETTING

Set short-term and long-term goals

Building financial security is an ongoing juggling act. Some of the money balls you have in the air are going to be goals you want to reach as soon as possible. Other goals might have an end date that is a decade, or decades, off but require starting sooner than later.

Creating a master list of all your goals is a smart first step. It is always easier to plot a course of action when you are clear on what you are looking to achieve.

It is up to you whether your list of short-and-and long-term goals is on spreadsheet or pencil to paper. Just be sure to give yourself some quiet time to think it through.

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Michael Hoelscher



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