

Investing and Financial Literacy

Exam 1 Study Guide

Chapter One: The Financial Planning Process

1. List the 5 steps of the financial planning process.
 - Evaluate your financial health
 - o Budgeting
 - o Financial statements
 - o ratios
 - Define goals
 - o Should be specific
 - o Flexible
 - o Need for liquidity
 - o Protection – insurance
 - o Minimize taxes where possible
 - Develop plan
 - Implement plan
 - o Budget
 - o Start saving
 - o Minimize taxes
 - o Should change with time and circumstances
 - Review periodically
 - o Could be monthly or yearly
 2. There are 10 principals in Personal Financial Planning. What are they and why are they important?
 1. The best protection is knowledge or don't listen to everything you hear on TV or online
 2. Have a plan
 3. The Time Value of Money
 - a. Compound interest
 - b. Rule of 72
 4. Taxes matter
 5. Stuff happens – importance of liquidity
 6. Spend smartly
 7. Protect your assets and income – insurance
 8. Risk and return
 - a. Inflation
 9. Behavioral finance
 10. Must not procrastinate
 3. Where do financial ratios fit into the process?
 - Financial ratios allow you to analyze raw data in the balance sheet or income statement then compare it to targets
 - Ratios help you understand how you are managing financial resources
- Question 1: Do I have enough liquidity to meet emergencies?
- Current ratio – should be greater than 1.0
 - o Aim for above 2.0
 - Month's living expenses covered ratio = monetary assets / annual living expenditures/12

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Table of Contents Personal Finance Semester Exam Study Guide Answers

1. Understanding the eBook Personal Finance Semester Exam Study Guide Answers
 - The Rise of Digital Reading Personal Finance Semester Exam Study Guide Answers
 - Advantages of eBooks Over Traditional Books
2. Identifying Personal Finance Semester Exam Study Guide Answers
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Personal Finance Semester Exam Study Guide Answers
 - User-Friendly Interface
4. Exploring eBook Recommendations from Personal Finance Semester Exam Study Guide Answers

- Personalized Recommendations
 - Personal Finance Semester Exam Study Guide Answers User Reviews and Ratings
 - Personal Finance Semester Exam Study Guide Answers and Bestseller Lists
5. Accessing Personal Finance Semester Exam Study Guide Answers Free and Paid eBooks
- Personal Finance Semester Exam Study Guide Answers Public Domain eBooks
 - Personal Finance Semester Exam Study Guide Answers eBook Subscription Services
 - Personal Finance Semester Exam Study Guide Answers Budget-Friendly Options
6. Navigating Personal Finance Semester Exam Study Guide Answers eBook Formats
- ePub, PDF, MOBI, and More
 - Personal Finance Semester Exam Study Guide Answers Compatibility with Devices
 - Personal Finance Semester Exam Study Guide Answers Enhanced eBook Features
7. Enhancing Your Reading Experience
- Adjustable Fonts and Text Sizes of Personal Finance Semester Exam Study Guide Answers
 - Highlighting and Note-Taking Personal Finance Semester Exam Study Guide Answers
 - Interactive Elements Personal Finance Semester Exam Study Guide Answers
8. Staying Engaged with Personal Finance Semester Exam Study Guide Answers
- Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Personal Finance Semester Exam Study Guide Answers
9. Balancing eBooks and Physical Books Personal Finance Semester Exam Study Guide Answers
- Benefits of a Digital Library
 - Creating a Diverse Reading Collection Personal Finance Semester Exam Study Guide Answers
10. Overcoming Reading Challenges
- Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Personal Finance Semester Exam Study Guide Answers
- Setting Reading Goals Personal Finance Semester Exam Study Guide Answers
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Personal Finance Semester Exam Study Guide Answers

- Fact-Checking eBook Content of Personal Finance Semester Exam Study Guide Answers
- Distinguishing Credible Sources

13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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