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 (S)	
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:

Amount (S)

KOKO+	
160,000	
iO .	
(6)	
1010	
0	

(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 Employer superannuation	Salary	\$55,000
	Employer superannuation	5,088
	60,088	
Expendito	are: Taxation	11,000
	Personal superannuation3,8	50
	Health cover	1,650
	Union fees	1,100

Personal Financial Planning Case Studies

Tarika Singh

Personal Financial Planning Case Studies:

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 Case Studies in Management and Business (Volume 4) (UUM Press) Soon Jan Jan, 2018-01-01 This is the processes 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 Recent Perspectives and Case Studies in Finance & Econometrics Ozan Gönüllü, Başak Turan related courses Icke,2018-11-30 The Financial Planning Competency Handbook CFP Board, 2013-04-03 Whether you re studying to become a financial planner or a practitioner looking for a comprehensive reference to help serve your clients needs this is the ultimate guide Developed by Certified Financial Planner Board of Standards Inc CFP Board the Financial Planning Competency Handbook gives you everything you need to meet the daily challenges of your current or future profession This all inclusive handbook covers the entire list of nearly 90 vital topics on integrated financial planning including such major components as General Principles of Finance and Financial Planning Insurance Planning Employee Benefits Planning Investment and Securities Planning State and Federal Income Tax Planning Estate Tax Gift Tax and Transfer Tax Planning Retirement Planning Estate Planning Principles of Communication and Counseling And more Real Life Financial Planning with Case Studies Todd D. Bramson, 2006-09 Real Life Financial Planning with Case Studies should be required reading for anyone with a checkbook or credit card You will learn how to prioritize your financial goals make decisions and manage your complex financial life The result is a financial plan that decreases worry and stress knowing that you are in control and are systematically building and protecting your wealth There is an amazing amount of practical advice packed into this book based on the wisdom gained from over 15 000 individual meetings that the authors have had with their clients people just like you You will learn how to organize your financial affairs to meet YOUR needs prioritize decisions so that you know WHAT to do WHEN maximize financial security with CORRECT insurance and asset protection strategies get CONTROL of your financial life begin a path toward FINANCIAL INDEPENDENCE and much much MORE Includes case study contributions by

Case Studies in Management and Business (Volume 5) (UUM Press) Nora Azureen Abdul Rahman, 2020-01-01 Institute for Management and Business Research IMBRe Universiti Utara Malaysia is pleased to present this book which contains a compilation of management and business case studies The cases in the book are meant for teaching and learning and could be used at both undergraduate and postgraduate levels Specifically the first case about Damai Industries Sdn Bhd requires students to apply their knowledge of how to manage a business with respect to corporate governance marketing financial management and strategic management in order to sustain the business in the long run The second case study which is about the credit challenge faced by Mesra Motel requires students to apply their knowledge of banking and financial management to come up with capital raising strategies to ensure that the hotel project runs smoothly The third case about Credit Card Usage requires students to apply their knowledge of personal finance credit management and bank management to reduce financial problems due to mismanagement of credit cards The fourth case about Classy Tech Machinery Sdn Bhd requires students to apply their knowledge of insurance concepts and principles such as insurance contracts and claims in making decisions on the liabilities of the company The fifth case about 5Ds Enterprise requires students to apply their knowledge of human resource management with regards to recruitment development and management to come up with strategies to retain the company s workforce The sixth and last case is about Persuasive Communication It requires students to apply their knowledge of how to communicate effectively to ensure that ideas information knowledge and values reached the target audience **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 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 guestions 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 opportunities for participants to practice new skills in a supportive environment Illustrate the skills needed to respond productively to complex issues Activities Cover Performance appraisal Managing effectively Sexual harassment discrimination Managing disruptive employees Coaching Financial Planning Competency Handbook CFP Board, 2015-07-09 The counseling employees Hiring the right person official guide for exam success and career excellence Financial Planning Competency Handbook Second Edition is the essential reference for those at any stage of certification and a one stop resource for practitioners looking to better serve their clients This fully updated second edition includes brand new content on connections diagrams new case studies and new instructional videos and a completely new section devoted to the interdisciplinary nature of financial planning You ll gain insights from diverse fields like psychology behavioral finance communication and marriage and family therapy to help you better connect with and guide your clients alongside the detailed financial knowledge you need to perform to the highest expectations as a financial planner This book contains over ninety chapters that are essential for practitioners students and faculty Whether a practitioner student or faculty member this guide is the invaluable reference you need at your fingertips Comprehensive clear and detailed this handbook forms the foundation of the smart financial planner s library Each jurisdiction has its own laws and regulations surrounding financial planning but the information in this book represents the core body of knowledge the profession demands no matter where you practice Financial Planning Competency Handbook Second Edition guides you from student to practitioner and far beyond with the information you need when you need it Case Studies in Financial Decision Making Diana R. Harrington, 1989 *Ebook: Principles of Corporate Finance*

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(UUM Press) Hapini Awang, Nur Suhaili Mansor,2024-06-16 The publication entitled Case Studies in Management and Business encompasses nine case studies exploring real life scenarios These case studies encompass a wide range of subject matter including tax planning data management crisis management financial planning and strategic decision making Each

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<u>Leadership and Management: Case Studies in Training in Higher</u> Education in Africa Mouton, Johann, Wildschut, Lauren, 2015-08-06 There has been a resurgence of interest in training programmes for higher education leaders and management HELM at African universities in recent times Although there have been a few cases of evaluation studies of such programmes in Africa a more systematic review of the lessons learnt through these programmes has not been done This book aims to document and reflect on the learnings from intervention programmes at three African higher education councils It is clear that university leaders face many leadership and management

challenges This is the starting point of the book

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