

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.

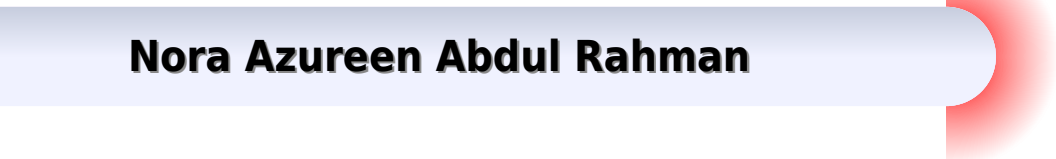
Answer:

- (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

Nora Azureen Abdul Rahman



Personal Financial Planning Case Studies:

The book delves into Personal Financial Planning Case Studies. Personal Financial Planning Case Studies is a crucial topic that must be grasped by everyone, ranging from students and scholars to the general public. This book will furnish comprehensive and in-depth insights into Personal Financial Planning Case Studies, encompassing both the fundamentals and more intricate discussions.

1. The book is structured into several chapters, namely:
 - Chapter 1: Introduction to Personal Financial Planning Case Studies
 - Chapter 2: Essential Elements of Personal Financial Planning Case Studies
 - Chapter 3: Personal Financial Planning Case Studies in Everyday Life
 - Chapter 4: Personal Financial Planning Case Studies in Specific Contexts
 - Chapter 5: Conclusion
 2. In chapter 1, this book will provide an overview of Personal Financial Planning Case Studies. The first chapter will explore what Personal Financial Planning Case Studies is, why Personal Financial Planning Case Studies is vital, and how to effectively learn about Personal Financial Planning Case Studies.
 3. In chapter 2, this book will delve into the foundational concepts of Personal Financial Planning Case Studies. The second chapter will elucidate the essential principles that need to be understood to grasp Personal Financial Planning Case Studies in its entirety.
 4. In chapter 3, this book will examine the practical applications of Personal Financial Planning Case Studies in daily life. The third chapter will showcase real-world examples of how Personal Financial Planning Case Studies can be effectively utilized in everyday scenarios.
 5. In chapter 4, this book will scrutinize the relevance of Personal Financial Planning Case Studies in specific contexts. The fourth chapter will explore how Personal Financial Planning Case Studies is applied in specialized fields, such as education, business, and technology.
 6. In chapter 5, this book will draw a conclusion about Personal Financial Planning Case Studies. This chapter will summarize the key points that have been discussed throughout the book.
- This book is crafted in an easy-to-understand language and is complemented by engaging illustrations. This book is highly recommended for anyone seeking to gain a comprehensive understanding of Personal Financial Planning Case Studies.

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