

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

Mouton, Johann, Wildschut, Lauren



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 processes

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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 subject matter

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 questions 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 counseling employees Hiring the right person

Financial Planning Competency Handbook CFP Board, 2015-07-09 The 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* BREALEY, 2010-07-16 *Ebook Principles of Corporate Finance* *Case Studies in Management and Business (Volume 9)* (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

case study addresses explicitly the academic disciplines and offers practical applications for students to develop their theoretical knowledge and analytical capabilities Moreover these case studies tackle organizations challenges across various sectors fostering critical thinking and problem solving abilities This book suits individuals at different educational levels including undergraduates postgraduates and those seeking professional development It provides valuable insights into accounting information technology finance and marketing management practices Consequently it is an invaluable resource for scholars and practitioners interested in comprehending and resolving intricate business issues *Case Studies in Tax Planning* Andrew R. Biebl,1988 **Personal Financial Planning** Dr. Arijit Maity,2025-02-21 The book *Personal Financial Planning* by Dr Arijit Maity is a comprehensive guide to managing finances effectively Written by a distinguished academician and industry expert the book bridges theoretical knowledge with real world financial strategies It covers essential topics such as budgeting investments savings and wealth management making it an invaluable resource for individuals looking to secure their financial future With insights drawn from Dr Maity s extensive experience in academia and corporate finance this book serves as a practical tool for both beginners and professionals seeking financial stability and growth *Business Case Studies with Management lessons -Volume 1* Dr. Sanjeevni Gangwani,2025-05-12 This book is very useful for teaching any management course through case studies Cases are written in a very simple language so that all students at the graduate level post graduate level can understand its application Case studies are very important to be taken for teaching management in any type of course as it immerses students in real world scenarios fostering critical thinking problem solving and decision making skills while also bridging the gap between theory and practice Case studies present complex real life situations or problems that managers have faced allowing students to analyze discuss and propose solutions They encourage active participation and engagement moving beyond passive learning by placing students in the role of decision makers The emphasis is on the analytical process and the reasoning behind decisions rather than solely on finding a correct answer Case studies can encompass various management disciplines allowing for a holistic understanding of organizational challenges They are a form of problem based learning where students learn by grappling with real world problems There are various benefits of using case studies in teaching management courses Case studies enhance critical thinking analytical abilities communication skills and interpersonal skills Students practice making decisions under pressure weighing different options and understanding the consequences of their choices They bridge the gap between theory and practice allowing students to apply their knowledge to real world scenarios The real world nature of case studies makes learning more engaging and relevant for students Case studies encourage open discussion and debate fostering a collaborative learning environment Successfully navigating complex case studies can build students confidence in their abilities as future managers This book consists of diverse case studies related to various sectors It also includes the case objective overview of company summary and conclusion and questions for discussion I hope management faculty in all types

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