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## **Chapter 2**

### **Planning with Personal Financial Statements**

#### **■ ■ Chapter Overview**

Among the first steps in developing a financial plan for an individual or a family is assessing one's current financial position. This process helps to pinpoint where the cash money comes from and where it goes to. This chapter introduces three personal financial statements that may be used as tools in this assessment: the cash flow statement, the budget, and the balance sheet.

The personal cash flow statement tracks cash inflows and outflows. The chapter discusses the major sources of cash inflows, such as salary, interest, and dividends. The chapter also discusses the expenses, both large and small, that make up cash outflows. Because maximizing net cash flows enhances wealth, the chapter addresses factors that affect cash inflows and cash outflows. Cash inflows are affected by stage in career path, type of job, and number of income earners in the household, and cash outflows are affected by size of family, age, and personal consumption behavior. Spending, or cash outflows, is also impacted to some extent by your financial mindset. There is a psychological aspect of personal finance that, once understood, can help control unnecessary spending.

An extension of the personal cash flow statement is the personal budget. A budget is simply a cash flow statement based on forecasted cash flows for a future period. Developing a budget helps to determine whether future cash inflows will be sufficient to cover cash outflows. Typically, a month-by-month budget prepared for one year will provide the most useful information since many cash flows do not occur each month (i.e., auto insurance, investment income, etc.). A budget can help determine the excess cash that will be available for investment,

# Personal Finance 6th Edition Solution Manual

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## **Personal Finance 6th Edition Solution Manual:**

## The Enigmatic Realm of **Personal Finance 6th Edition Solution Manual**: Unleashing the Language is Inner Magic

In a fast-paced digital era where connections and knowledge intertwine, the enigmatic realm of language reveals its inherent magic. Its capacity to stir emotions, ignite contemplation, and catalyze profound transformations is nothing in short supply of extraordinary. Within the captivating pages of **Personal Finance 6th Edition Solution Manual** a literary masterpiece penned by way of a renowned author, readers embark on a transformative journey, unlocking the secrets and untapped potential embedded within each word. In this evaluation, we shall explore the book's core themes, assess its distinct writing style, and delve into its lasting impact on the hearts and minds of those who partake in its reading experience.

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