

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

Dr. Arijit Maity



Personal Financial Planning Case Studies:

Case Studies in Management and Business (Volume 4) (UUM Press) Soon Jan Jan, 2018-01-01 This is the 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 related courses.

Case Studies in Public Budgeting and Financial Management, Revised and Expanded W. Bartley Hildreth, 2003-03-11 A resource for administrators seeking innovative ideas and supporting precedents in formulating policy, this book also provides a useful textbook for public administration and policy students. It employs a wealth of case studies in budgeting and financial management to demonstrate strategies in system implementation, policy formulation, government accounting, auditing, and financial reporting. With contributions from leading experts, it clarifies procedures to solve cutback and downsizing dilemmas using theoretical models and provides pragmatic approaches to managing financial activities under budgetary strain. It also covers the evolution of a debt management policy.

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 the Certified Financial Planner Board of Standards Inc., 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.

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 subject matter.

Case Studies in Financial Decision Making Diana R. Harrington, 1989

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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

Personal Finance Jane King, Mary Carey, 2014 This new title makes the principles of personal financial planning clear and accessible using engaging case studies and extensive examples to introduce students from a variety of disciplines to an essential set of skills Encouraging students to take control of their finances the book moves through fundamentals including budgeting and managing debt to engage with major issues and life events where financial literacy is key Pedagogical features including learning objectives case studies terminology boxes ponder points examples and questions help the students to develop their practical skills and show them how to make informed financial decisions The text is also supported by an Online Resource Centre Online Resource Centre For students Online updates Links to relevant websites For lecturers Two extended case studies A full set of customisable PowerPoint slides for each chapter Answers to selected exercises in the text

Islamic Wealth Planning & Management: The Practice of Personal Finance (UTeM Press) Rosalan Ali, Ismail Ahmad, Mohammed Hariri Bakri, 2023-07-06 This book Islamic Wealth Planning Management The Practice of Personal Finance focuses on personal financial management with applications of Shariah principles that suit both students and working people for entertaining applications It begins with introducing wealth management explaining how

wealth can be created accumulated mobilized preserved and purified This book guides readers on investing their surplus income in the stock bond property and commodity markets that comply with Shariah principles It describes how important it is for readers to have personal financial planning in their retirement estate and inheritance It will plans that could provide regular returns and avoid the risk of losing their pension or EPF money It concludes how easy it is to have their set of personal finance in terms of personal assets personal debts and personal income as a practical way to control expenses and hence avoid becoming bankrupt at the young ages of 25 40 years Handbook of Asset and Liability Management Stavros A. Zenios, William T. Ziemba, 2007-08-08 The Handbooks in Finance are intended to be a definitive source for comprehensive and accessible information in the field of finance Each individual volume in the series presents an accurate self contained survey of a sub field of finance suitable for use by finance and economics professors and lecturers professional researchers graduate students and as a teaching supplement It is fitting that the series Handbooks in Finance devotes a handbook to Asset and Liability Management Volume 2 focuses on applications and case studies in asset and liability management The growth in knowledge about practical asset and liability modeling has followed the popularity of these models in diverse business settings This volume portrays ALM in practice in contrast to Volume 1 which addresses the theories and methodologies behind these models In original articles practitioners and scholars describe and analyze models used in banking insurance money management individual investor financial planning pension funds and social security They put the traditional purpose of ALM to control interest rate and liquidity risks into rich and broad minded frameworks Readers interested in other business settings will find their discussions of financial institutions both instructive and revealing Focuses on pragmatic applications Relevant to a variety of risk management industries Analyzes models used in most financial sectors

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