

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

Patrick Vollmar



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