#### Chapter One: The Financial Planning Process

- List the 5 steps of the financial planning process.
- Evaluate your financial health
  - Budgeting
  - Financial statements
  - o ratios
- Define goals
  - Should be specific
  - Flexible
  - o Need for liquidity
  - Protection insurance
  - Minimize taxes where possible
- Develop plan
- Implement plan
  - Budget
  - Start saving
  - Minimize taxes
  - Should change with time and circumstances
- Review periodically
  - Could be monthly or yearly
- 2. There are 10 principals in Personal Financial Planning. What are they and why are they important?
  - 1. The best protection is knowledge or don't listen to everything you hear on TV or online
  - 2. Have a plan
  - 3. The Time Value of Money
    - a. Compound interest
    - b. Rule of 72
  - Taxes matter
  - 5. Stuff happens importance of liquidity
  - Spend smartly
  - 7. Protect your assets and income insurance
  - 8. Risk and return
    - a. Inflation
  - Behavioral finance
  - Must not procrastinate
- 3. Where do financial ratios fit into the process?
- Financial ratios allow you to analyze raw data in the balance sheet or income statement then compare it to targets
- Ratios help you understand how you are managing financial resources
- Question 1: Do I have enough liquidity to meet emergencies?
- Current ratio should be greater than 1.0
  - Aim for above 2.0
- Month's living expenses covered ratio = monetary assets / annual living expenditures/12

# **Personal Finance Semester Final Study Guide Answers**

Siddappa N.Byrareddy

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# die chroniken von narnia prinz kaspian von narnia film 2008 - Aug 03 2022

web fsk ab 12 freigegeben 1941 nach dem ende des ersten abenteuers im sagenumwobenen land narnia leben die pevensie geschwister lucy georgie henley edmund skandard keynes peter william

die chroniken von narnia 04 prinz kaspian von narnia 4 cds - Jan 28 2022

web kaspian hofft auf das zauberhorn das ihm aus alten zeiten überlassen wurde um verstärkung zu rufen es kommen aber nicht die legendären königinnen und könige von narnia sondern vier kinder die gerade auf dem weg zur schule waren was können die schon ausrichten und was ist mit den königen aus alter zeit geschehen