

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

A Loxley



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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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 Certified Financial Planner Board of Standards Inc CFP Board 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

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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

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Harrington,1989 Ebook: Principles of Corporate Finance BREALEY,2010-07-16 Ebook Principles of Corporate Finance

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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 of business school worldwide will find this comprehensive book on business case studies very helpful for class room teaching group discussions and even for giving assignment to students for internal assessment I wish you all a happy learning process and I hope all my efforts in compiling varied cases will contribute for better management learning and student engagement **Corporate Finance: Theory and Practice** Cybellium,2024-10-26 Designed for professionals students and enthusiasts alike our comprehensive books empower you to stay ahead in a rapidly evolving digital world Expert Insights Our books provide deep actionable insights that bridge the gap between theory and practical application Up to Date Content Stay current with the latest advancements trends and best practices in IT AI Cybersecurity Business Economics and Science Each guide is regularly updated to reflect the newest developments and challenges Comprehensive Coverage Whether you re a beginner or an advanced learner Cybellium books cover a wide range of topics from foundational principles to specialized knowledge tailored to your level of expertise Become part of a global network of

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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 *Financial Planning Handbook for Physicians and Advisors* David Edward Marcinko, 2005 Financial Planning for Physicians and Advisors describes a personal financial planning program to help doctors avoid the perils of harsh economic sacrifice It outlines how to select a knowledgeable financial advisor and develop a comprehensive personal financial plan and includes important sections on insurance and risk management asset diversification and modern portfolio construction income tax and retirement planning and succession and estate planning When fully implemented with a professional s assistance this book will help physicians and their financial advisors develop an effective long term financial plan **Leadership and**

Management: Case Studies in Training in Higher Education in Africa Mouton, Johann, Wildschut, Lauren, 2015-08-06 There has been a resurgence of interest in training programmes for higher education leaders and management HELM at African universities in recent times Although there have been a few cases of evaluation studies of such programmes in Africa a more systematic review of the lessons learnt through these programmes has not been done This book aims to document and reflect on the learnings from intervention programmes at three African higher education councils It is clear that university leaders face many leadership and management challenges This is the starting point of the book 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

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