

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

CO Houle



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

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

Recent Perspectives and Case Studies in Finance & Econometrics Ozan Gönüllü, Başak Turan İçke, 2018-11-30

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

Case Studies in Project, Program, and Organizational Project Management Dragan Z. Milosevic, Peerasit Patanakul, Sabin Srivannaboon, 2011-08-17 The ever expanding market need for information on how to apply project management principles and the PMBOK contents to day to day business situations has been met by our case studies book by Harold Kerzner That book was a spin off from and ancillary to his best selling text but has gained a life of its own beyond adopters of that textbook All indications are that the market is hungry for more cases while our own need to expand the content we control both in print and online would benefit from such an expansion of project management case content The authors propose to produce a book of cases that compliment Kerzner s book A book that offers cases beyond the general project management areas and into PMI s growth areas of program management and organizational project management The book will be structured to

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Case Studies in Management and Business (Volume 5) (UUM Press) Nora Azureen Abdul Rahman, 2020-01-01 Institute for Management and Business Research IMBRe Universiti Utara Malaysia is pleased to present this book which contains a compilation of management and business case studies The cases in the book are meant for teaching and learning and could be used at both undergraduate and postgraduate levels Specifically the first case about Damai Industries Sdn Bhd requires students to apply their knowledge of how to manage a business with respect to corporate governance marketing financial management and strategic management in order to sustain the business in the long run The second case study which is about the credit challenge faced by Mesra Motel requires students to apply their knowledge of banking and financial management to come up with capital raising strategies to ensure that the hotel project runs smoothly The third case about Credit Card Usage requires students to apply their knowledge of personal finance credit management and bank management to reduce financial problems due to mismanagement of credit cards The fourth case about Classy Tech Machinery Sdn Bhd requires students to apply their knowledge of insurance concepts and principles such as insurance contracts and claims in making decisions on the liabilities of the company The fifth case about 5Ds Enterprise requires students to apply their knowledge of human resource management with regards to recruitment development and management to come up with strategies to retain the company's workforce The sixth and last case is about Persuasive Communication It requires students to apply their knowledge of how to communicate effectively to ensure that ideas information knowledge and values reached the target audience

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

50 Case Studies for Management and Supervisory Training Clardy Alan, Alan B. Clardy, 2008 Managers and supervisors will sharpen their analytical and decision making skills with this new collection of fully reproducible case studies Based on actual real life situations these exercises prepare supervisors and team leaders for the challenging problems they face in today's complex workplace Each case study includes Summary of the case Discussion questions which evoke thought and analysis Suggested solutions to the problems presented Training Objectives Improve participant's listening skills Empower employees to negotiate solutions fairly Provide

opportunities for participants to practice new skills in a supportive environment Illustrate the skills needed to respond productively to complex issues Activities Cover Performance appraisal Managing effectively Sexual harassment discrimination Managing disruptive employees Coaching counseling employees Hiring the right person *Financial Planning Competency Handbook* CFP Board,2015-07-09 The official guide for exam success and career excellence *Financial Planning Competency Handbook* Second Edition is the essential reference for those at any stage of certification and a one stop resource for practitioners looking to better serve their clients This fully updated second edition includes brand new content on connections diagrams new case studies and new instructional videos and a completely new section devoted to the interdisciplinary nature of financial planning You ll gain insights from diverse fields like psychology behavioral finance communication and marriage and family therapy to help you better connect with and guide your clients alongside the detailed financial knowledge you need to perform to the highest expectations as a financial planner This book contains over ninety chapters that are essential for practitioners students and faculty Whether a practitioner student or faculty member this guide is the invaluable reference you need at your fingertips Comprehensive clear and detailed this handbook forms the foundation of the smart financial planner s library Each jurisdiction has its own laws and regulations surrounding financial planning but the information in this book represents the core body of knowledge the profession demands no matter where you practice *Financial Planning Competency Handbook* Second Edition guides you from student to practitioner and far beyond with the information you need when you need it **Case Studies in Financial Decision Making** Diana R. Harrington,1989 [Ebook: Principles of Corporate Finance](#) BREALEY,2010-07-16 [Ebook Principles of Corporate Finance Case Studies in Management and Business \(Volume 9\) \(UUM Press\)](#) Hapini Awang,Nur Suhaili Mansor,2024-06-16 The publication entitled *Case Studies in Management and Business* encompasses nine case studies exploring real life scenarios These case studies encompass a wide range of subject matter including tax planning data management crisis management financial planning and strategic decision making Each case study addresses explicitly the academic disciplines and offers practical applications for students to develop their theoretical knowledge and analytical capabilities Moreover these case studies tackle organizations challenges across various sectors fostering critical thinking and problem solving abilities This book suits individuals at different educational levels including undergraduates postgraduates and those seeking professional development It provides valuable insights into accounting information technology finance and marketing management practices Consequently it is an invaluable resource for scholars and practitioners interested in comprehending and resolving intricate business issues [Case Studies in Tax Planning](#) Andrew R. Biebl,1988 **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

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

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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 social security They

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