

Investing and Financial Literacy

Exam 1 Study Guide

Chapter One: The Financial Planning Process

1. List the 5 steps of the financial planning process.
 - Evaluate your financial health
 - o Budgeting
 - o Financial statements
 - o ratios
 - Define goals
 - o Should be specific
 - o Flexible
 - o Need for liquidity
 - o Protection – insurance
 - o Minimize taxes where possible
 - Develop plan
 - Implement plan
 - o Budget
 - o Start saving
 - o Minimize taxes
 - o Should change with time and circumstances
 - Review periodically
 - o 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
 4. Taxes matter
 5. Stuff happens – importance of liquidity
 6. Spend smartly
 7. Protect your assets and income – insurance
 8. Risk and return
 - a. Inflation
 9. Behavioral finance
 10. 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
 - o Aim for above 2.0
 - Month's living expenses covered ratio = $\text{monetary assets} / \text{annual living expenditures} / 12$

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