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

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