

# 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 = monetary assets / annual living expenditures/12

# Personal Finance Semester Exam Study Guide Answers

**K Morrison**



## **Personal Finance Semester Exam Study Guide Answers:**

## The Enigmatic Realm of **Personal Finance Semester Exam Study Guide Answers**: Unleashing the Language is Inner Magic

In a fast-paced digital era where connections and knowledge intertwine, the enigmatic realm of language reveals its inherent magic. Its capacity to stir emotions, ignite contemplation, and catalyze profound transformations is nothing in short supply of extraordinary. Within the captivating pages of **Personal Finance Semester Exam Study Guide Answers** a literary masterpiece penned by way of a renowned author, readers embark on a transformative journey, unlocking the secrets and untapped potential embedded within each word. In this evaluation, we shall explore the book's core themes, assess its distinct writing style, and delve into its lasting effect on the hearts and minds of those that partake in its reading experience.

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