

PERSONAL FINANCIAL PLANNING – FINAL EXAM REVIEW

Chapter 1 – Overview of a Financial Plan

Question 1 What is “budgeting” and why is it important?

- Budgeting is the process of creating a plan to spend your money. This spending plan is called a budget. Creating this spending plan allows you to determine in advance whether you will have enough money to do the things you need to do or would like to do.
- It is important since budgeting allows you to create a spending plan for your money, it ensures that you will always have enough money for the things you need and the things that are important to you. Following a budget or spending plan will also keep you out of debt or help you work your way out of debt if you are currently in debt.

Question 2 You earn \$120,000 annually in after-tax income. How much funds should you have in an “emergency fund,” and how would you invest it? Explain your answer.

$(120,000 / 12) \times 3 \text{ months} = \$30,000 \text{ in the emergency fund}$

Money market funds are suitable as they will hold their value and are highly liquid.

Question 3 How often should you evaluate your financial plan? Explain.

Generally speaking, you should review your financial plan once a year. However, when a significant life event occurs then it's a good idea to review, and possibly revise it. Your financial planner can help you create a more exhaustive list and devise a strategy that will be in alignment with your overall plan.

Chapter 2 – Applying Time Value Concepts

Question 1 You plan on retiring at age 65 and estimate that you will need an income of \$60,000 per year. If you can earn 5% annually, and the mortality tables and your family history indicate you could live to age 95, how much money will you need to save in order to fund your retirement?

P/y C/y = 1
I/y 5
N 30 (95 - 65)
PMT 60,000
FV 0
CPT
PV = \$922,347.06

Question 2 How much must you save annually to reach your goal in Question 1 above? Assume that you are 25 years old and have no retirement savings.

P/y C/y = 1
I/y 5
N 40 (65 - 25)
FV 922,347.06
PV 0
CPT
PMT = \$7,635.34

Question 3 You have a client, age 34, who would like to retire at age 60 with \$1,000,000 in her RRSP. If she has already saved \$11,500 in her RRSP, how much must she deposit at the beginning of each month in order to reach her goal if she can earn 6% annually compounded monthly?

P/y C/y = 1
N 312 (60 - 34) = 26 x 12

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H Kauffman



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