

REVISION MATERIAL FOR PERSONAL FINANCIAL PLANNING, 12TH EDITION: LAWRENCE J. GITMAN

Chapter 1: Understanding the Financial Planning Process

TRUE OR FALSE

1. Financial planning is defined as the systematic process used to make decisions and implement a plan.
ANS: T PTS: 1 SKD: Low 1. Definition of planning
LO1: How to determine whether you're on track
2. The most common financial goal is to age comfortably throughout life.
ANS: F PTS: 1 SKD: Low 1. Definition of planning
LO1: How to determine whether you're on track
3. Your program is considered to be successful if it helps achieve all the objectives that it sets for itself, even if it takes longer.
ANS: T PTS: 1 SKD: Low 1. Definition of planning
LO1: How to determine whether you're on track
4. A good financial plan is one that takes into account the needs of all stakeholders.
ANS: F PTS: 1 SKD: Low 1. Definition of planning
LO1: How to determine whether you're on track
5. Financial planning is a continuous, 24-hour process.
ANS: T PTS: 1 SKD: Low 1. Definition of planning
LO1: How to determine whether you're on track
6. Financial planning is a one-time process.
ANS: F PTS: 1 SKD: Low 1. Definition of planning
LO1: How to determine whether you're on track
7. Financial planning is a process that is used to make decisions.
ANS: F PTS: 1 SKD: Low 1. Definition of planning
LO1: How to determine whether you're on track
8. A good financial plan is one that takes into account the needs of all stakeholders.
ANS: F PTS: 1 SKD: Low 1. Definition of planning
LO1: How to determine whether you're on track
9. The most common financial goal is to age comfortably throughout life.

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Sebastian Brünink



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