

Week 1 textbook notes: CHAPTER 1 INTRODUCTION TO PERSONAL FINANCIAL PLANNING

Sophia's financial plan:

Sophia, 23, completed her Bachelor of Science degree one year ago. The major cost of her tuition and books was covered by a scholarship. Through wise planning, she was able to save \$25,000 from her part-time job. Acting on a suggestion from her parents, Sophia met with a financial planner, who advised her to invest her money in low-risk bonds and guaranteed investment certificates (GICs).

Sophia works in an office in Toronto, Ontario, and she earns \$55,000 a year. In approximately three years, she would like to return to school and start her master's degree. Then she would like to buy a house. Sophia wants to live on her salary and invest \$5,000 annually each year for 3 years as well as the \$25,000 she has already saved for her education and future home.

1. How does Sophia benefit from her parents' advice and her own financial planning?
2. What decisions does Sophia need to make regarding her future?
3. How could various personal and economic factors influence Sophia's financial planning?
4. What would be the value of Sophia's \$25,000 and \$5,000 annual savings be in three years if it earned an annual interest rate of 3.5 percent?
5. Conduct a Web search to obtain information that Sophia may find useful.

OVERVIEW

- 6-step planning process
- Develop financial goals by changing circumstances.
- Consider factors that influence goals.
- Set realistic goals.
- Market forces
- Financial institutions
- Global conditions
- Opportunity costs
- Time value of money
- Achieving personal financial goals

THE FINANCIAL PLANNING PROCESS

- LO1** - analyze the process for making personal financial decisions.
- Choose how money is managed, how, or if, you will prepare for unexpected expenses, your family and eventual retirement.
- Typical financial goals are big purchases.
 - o Eg. New car, larger home, travel
- Set priorities.

Mcgraw Hill Chapter 11 Quiz

Scott C. Dulebohn



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Unveiling the Energy of Verbal Beauty: An Psychological Sojourn through **Mcgraw Hill Chapter 11 Quiz**

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