

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 = $\text{monetary assets} / \text{annual living expenditures} / 12$

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Kathleen Armour



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web induction type voltmeter moving iron mi voltmeter electro dynamometer type voltmeter and electrostatic type voltmeter depending on the output it is classified as analog voltmeter and digital voltmeter depending on the measurements it is classified as dc voltmeter and ac voltmeter pmmc voltmeter permanent magnet moving coil

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web we do not want the voltmeter to load the circuit consequently an ideal voltmeter will have infinite resistance an ammeter is connected in series with the circuit to be measured the ideal ammeter will have zero resistance so as not to disturb the circuit we will find the shunt as part of the ammeter circuit

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web nov 2 2023 an ammeter is a device to use the amount of electrical current in a circuit the voltmeter measures the voltage difference between two points in a circuit voltage is what determines the flow of current as we all know current flows from

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