

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.

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

Jkodirect Personal Financial Planning Test Answers

VM Jensen



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Adopting the Track of Phrase: An Emotional Symphony within **Jkodirect Personal Financial Planning Test Answers**

In a world eaten by screens and the ceaseless chatter of fast interaction, the melodic splendor and mental symphony produced by the published word usually fade in to the backdrop, eclipsed by the constant sound and interruptions that permeate our lives. Nevertheless, situated within the pages of **Jkodirect Personal Financial Planning Test Answers** an enchanting literary value filled with fresh emotions, lies an immersive symphony waiting to be embraced. Constructed by an elegant musician of language, that interesting masterpiece conducts visitors on a mental trip, skillfully unraveling the hidden tunes and profound impact resonating within each cautiously crafted phrase. Within the depths of this touching examination, we shall explore the book's main harmonies, analyze its enthralling writing style, and surrender ourselves to the profound resonance that echoes in the depths of readers' souls.

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