

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 = monetary assets / annual living expenditures/12

Final Study Guide Answers Personal Finance

O. Ray Whittington



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Personal Finance Marine Corps Institute (U.S.),1985 **Personal Finance Study Guide Sixth Edition** E. Thomas Garman,1999-10-25 *Personal Finance, Study Guide* Robert S. Rosefsky,1998-05-07 Revised and updated to reflect current changes in the political and economic climate this friendly guide provides comprehensive coverage of all basic money management principles Enables readers to understand not only the implications of far reaching events but also the fundamental knowledge to navigate the world of personal finance Describes how to effectively manage personal assets from buying and selling to investing insuring planning and preparing income taxes CMA Part 1 Study Guide 2024 MUHAMMAD ZAIN,2023-08-16 Unlock Your Path to CMA Success with Zain s Comprehensive Study Guide 2024 Welcome to Zain Academy your ultimate destination to conquer the CMA Part 1 2024 exam Dive deep into the most extensive study resource tailored exclusively for CMA aspirants Zain s CMA Part 1 Study Guide 2024 Highlights 807 Detailed Study Points crafted meticulously with a questioning mindset to trigger your analytical thought process Test your knowledge with 1 121 True or False Questions Hone your analytical abilities with 40 Comprehensive Essay Questions and their well researched answers Convenient Printable PDF Format optimized for every screen ensuring your study time is as seamless as possible Lifetime Access Your investment is not just for a year or two Access the material as often as you need whenever you need with ZERO time and device restrictions Exclusive Support Get complimentary personalized guidance from Muhammad Zain himself Have a doubt Just WhatsApp or Email and receive prompt support until you ace that exam Free Learning Videos Explore the vast repository of CMA Part 1 Learning Videos available to everyone on the Zain Academy YouTube channel Fast Track Your Preparation Achieve exam readiness in just 3 months with Zain s streamlined CMA Review 2024 Bypass the information overload everything you need is right here Free Sample Still on the fence Experience the quality firsthand Get a free sample of the CMA Part 1 Study Guide 2024 today Bonus Offering Supercharge your preparation with the CMA Part 1 Exam Questions 2024 With a vast collection of 2 581 multiple choice questions accompanied by in depth explanations leave no topic unturned Zain s Assurance Our materials are so exhaustive you won t need another reference Period Join the ranks of successful CMA candidates Invest in your future Invest in the best Grab your copy now Wiley CPAexcel Exam Review Spring 2014 Study Guide O. Ray Whittington,2014-05-29 The world s most effective CPA exam prep system Business and Environmental Concepts module Wiley CPAexcel Exam Review is the world s most trusted study guide for the Certified Public Accountant s exam complete comprehensive and updated to align with the latest exam content With 2 800 practice questions and solutions across four volumes the unique modular format helps you organize your study program zeroing in on areas where you need work This volume Business Environment and Concepts contains all current AICPA content requirements providing total coverage of this section of the exam You ll get detailed outlines and study tips simulation and multiple choice questions and skill building problems that have made this guide the most effective CPA prep system for over thirty years The

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