

1) The financial planning process

- a) systematic process that coincides important elements of an individual's financial affairs in order to fulfill financial goals

2) Goals critical to financial planning process

- a) Educational
- b) Career
- c) Financial
- d) Retirement
- e) lifestyle

3) Types of goals

- a) Short
  - i) more immediate expenses (what a budget is for)
- b) Mid
  - i) down payment for a house, student loans, weddings, vacations
- c) Long
  - i) retirement
- d) Months with of income that should be for emergency fund - 3 to 6 months

4) How an investment grows over time

- a) compounding of interest

5) Financial planning documents

- a) Balance sheet
  - i) describes position (assets you hold, debts you owe, equal your net worth)
- b) Income and expense statement
  - i) shows actual results over time
    - (1) 3 major parts (income, expenses, cash surplus/deficit)
  - ii)  $\text{total income} - \text{total expenses} = \text{cash surplus/deficit}$

# Personal Finance Final Exam Study Guide

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Study via Correspondence**



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