

MODULE 1: THE FOUNDATIONS OF PERSONAL FINANCIAL PLANNING

Personal Finance (FIN 4112)
(BSBAFM 1 - 1) | SEM 1 2023

THE FINANCIAL PLANNING PROCESS

The Steps in the Personal Financial Planning Process
Factors that Influence Personal Financial Planning
Setting Short Term and Long-Term Financial Goals
Selecting Qualified Financial Planning Professionals
Making Effective Decisions

PERSONAL FINANCE

- a specialized area of study that focuses on individual and household financial decisions, such as budgeting, saving, spending, tax-planning, insurance, and investments.
- Understanding these topics will help you in many ways. You'll make better decisions when you buy an automobile, shop for a home mortgage, choose a career, and save for retirement. You may also be able to pay less in taxes and interest.

1.1 PERSONAL FINANCIAL PLANNING

is the process of developing and implementing an integrated, comprehensive plan designed to meet financial goals, to improve financial well-being, and to prepare for financial emergencies

BENEFITS OF FINANCIAL PLANNING PROCESS

- They feel less stressed and experience improved relationships with friends, family, and coworkers.
- Financial difficulties can be a major contributor to marital problems.
- Most people also find that being financially self-sufficient improves their self-esteem.

WHY DO PEOPLE AVOID FINANCIAL PLANNING

Surveys indicate that most people recognize the need to manage their finances, but fall short of that goal. Why does this happen? One or more of the following reasons are often given as explanations:

- They don't believe their math and finance skills are adequate.
- They fear failure
- They expect someone else to take care of it.
- They aren't interested.
- They don't know whom to trust.
- They are too busy.
- They are overwhelmed with the quantity of information and don't know where to start.

WHAT PROBLEMS CAN BE CAUSED BY POOR FINANCIAL PLANNING

- Stress, worry, embarrassment, and difficulty in meeting current obligations.
- Trouble handling a financial emergency or unexpected job loss.
- Many people suffer from anxiety or depression related to their finances and may, as a result, have difficulty maintaining personal relationships.
- Spouses who lack an understanding of household finances often find themselves in serious trouble upon divorce or widowhood.
- And adult children who mismanage their finances may end up living with their parents well into their 20s and 30s.

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R Bogdan



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Financial Planning for CPAs Phyllis Bernstein, Linda A. Lach, Jim H. Ainsworth, 2000 CD ROM contains Partners for Windows a companion personal financial planning software Electronic forms from selected chapters **Trade Competitiveness Diagnostic Toolkit** Jose Guilherme Reis, Thomas Farole, 2012-03-12 This Trade Competitiveness Diagnostic TCD toolkit provides a framework guidelines and practical tools needed to conduct an analysis of trade competitiveness The toolkit can be used to assess the competitiveness of a country s overall basket of exports See More as well as specific traded sectors It includes guidance on a range of tools and indicators that can be used to analyze trade performance in terms of growth orientation diversification quality and survival as well as quantitative and qualitative approaches to analyze the market and supply side factors that determine competitiveness The toolkit facilitates the identification of the main constraints to improved trade competitiveness and the policy responses to overcome these constraints The output of a TCD initiative can be used for a wide variety of purposes The TCD toolkit is intended for policy makers and practitioners involved in analysis of trade performance and design of trade and industrial policy **ABC's of IC⁺3 Certification** Sue F. Wong, Mueller, Heidi, CCI Learning Solutions, 2002 **Macworld** ,1993-03 **The Software Encyclopedia 2000** Bowker Editorial Staff, 2000-05 **PC Mag** ,1987-06-23 PCMag.com is a leading authority on technology delivering Labs based independent reviews of the latest products and services Our expert industry analysis and practical solutions help you make better buying decisions and get more from technology Commerce Business Daily ,1998-10 Training Directory for Business and Industry ,1989 **InfoWorld** ,1986-11-10 InfoWorld is targeted to Senior IT professionals Content is segmented into Channels and Topic Centers InfoWorld also celebrates people companies and projects **Human Resource Executive** ,1993-07 Somalia International Monetary, International Monetary Fund. Middle East and Central Asia Dept., 2023-05-31 Somalia continues to face drought and acute food insecurity in some areas and the security situation remains tense as the government has stepped up its military advances against Al Shabab Despite these significant challenges the authorities remain committed to the reform effort Program performance is broadly satisfactory and the HIPC Completion Point CP appears achievable by 2023Q4 **Resources in Education** ,1997 **Personal Computing** ,1990-07 **Darden Case Bibliography** ,1993 Selected management cases and notes **Realtor Magazine** ,2005 **PC Mag** ,1983-10 PCMag.com is a leading authority on technology delivering Labs based independent reviews of the latest products and services Our expert industry analysis and practical solutions help you make better buying decisions and get more from technology **Forthcoming Books** Rose Army, 2002-02 **InfoWorld** ,1987 Datapro Directory of Microcomputer Software ,1998 PC Magazine ,1993

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