

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

Personal Financial Literacy Final Exam Study Guide

O García



Personal Financial Literacy Final Exam Study Guide:

The book delves into Personal Financial Literacy Final Exam Study Guide. Personal Financial Literacy Final Exam Study Guide is a crucial topic that must be grasped by everyone, ranging from students and scholars to the general public. This book will furnish comprehensive and in-depth insights into Personal Financial Literacy Final Exam Study Guide, encompassing both the fundamentals and more intricate discussions.

1. The book is structured into several chapters, namely:
 - Chapter 1: Introduction to Personal Financial Literacy Final Exam Study Guide
 - Chapter 2: Essential Elements of Personal Financial Literacy Final Exam Study Guide
 - Chapter 3: Personal Financial Literacy Final Exam Study Guide in Everyday Life
 - Chapter 4: Personal Financial Literacy Final Exam Study Guide in Specific Contexts
 - Chapter 5: Conclusion
 2. In chapter 1, the author will provide an overview of Personal Financial Literacy Final Exam Study Guide. This chapter will explore what Personal Financial Literacy Final Exam Study Guide is, why Personal Financial Literacy Final Exam Study Guide is vital, and how to effectively learn about Personal Financial Literacy Final Exam Study Guide.
 3. In chapter 2, this book will delve into the foundational concepts of Personal Financial Literacy Final Exam Study Guide. The second chapter will elucidate the essential principles that need to be understood to grasp Personal Financial Literacy Final Exam Study Guide in its entirety.
 4. In chapter 3, the author will examine the practical applications of Personal Financial Literacy Final Exam Study Guide in daily life. This chapter will showcase real-world examples of how Personal Financial Literacy Final Exam Study Guide can be effectively utilized in everyday scenarios.
 5. In chapter 4, the author will scrutinize the relevance of Personal Financial Literacy Final Exam Study Guide in specific contexts. The fourth chapter will explore how Personal Financial Literacy Final Exam Study Guide is applied in specialized fields, such as education, business, and technology.
 6. In chapter 5, this book will draw a conclusion about Personal Financial Literacy Final Exam Study Guide. This chapter will summarize the key points that have been discussed throughout the book.
- This book is crafted in an easy-to-understand language and is complemented by engaging illustrations. This book is highly recommended for anyone seeking to gain a comprehensive understanding of Personal Financial Literacy Final Exam Study Guide.

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