

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

Personal Financial Literacy Final Exam Study Guide

J Elliott



Personal Financial Literacy Final Exam Study Guide:

Adopting the Melody of Phrase: An Emotional Symphony within **Personal Financial Literacy Final Exam Study Guide**

In some sort of used by displays and the ceaseless chatter of fast interaction, the melodic beauty and mental symphony created by the published term frequently diminish into the background, eclipsed by the constant sound and disruptions that permeate our lives. But, nestled within the pages of **Personal Financial Literacy Final Exam Study Guide** a marvelous fictional value full of fresh feelings, lies an immersive symphony waiting to be embraced. Constructed by a masterful musician of language, that interesting masterpiece conducts viewers on a mental journey, skillfully unraveling the hidden tunes and profound affect resonating within each cautiously crafted phrase. Within the depths of the poignant review, we shall explore the book is main harmonies, analyze their enthralling writing fashion, and submit ourselves to the profound resonance that echoes in the depths of readers souls.

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