

1. One of your financial planning clients, Ms Yana has asked you to prepare specified personal financial statements on her behalf. Yana is a 33 year-old employed landscape gardener and has a gross income of \$55,000 for the 2019 financial year. In addition, Yana's employer also contributes 9.25% of her gross income into a personal superannuation fund that you have set up to fund her retirement. Fortnightly salary deductions (based on gross income) for Yana are as follows:

Details	Percentage
Taxation	20
Personal super contributions	7
Health cover	3
Union fees	2

Other expenditures incurred by Yana for the 2019 financial year are as follows:

Details	Amount (\$)
Household expenses	10,000
Mortgage loan repayments	12,000
Credit card repayments	8,000
Entertainment expenses	5,000

Yana has also provided a list of her assets and liabilities based on the information that she currently has available as shown below:

Details	Amount (\$)
Assets -	
House and personal effects	400,000
Superannuation	160,000
Car	10,000
Savings account	2,000
Liabilities -	
Mortgage loan	250,000
Credit card balance	10,000

(a) Prepare a personal cash flow budget for Yana for the 2019 financial year based on the information provided.
 (b) Prepare a current personal balance sheet for Yana based on the information provided.

Answer:

(a) Personal cash flow statement for Yana for the 2019 financial year:

Income: Salary	\$55,000
Employer superannuation	<u>5,088</u>
	60,088

Expenditure: Taxation	11,000
Personal superannuation	3,850
Health cover	1,650
Union fees	1,100

Personal Financial Planning Case Studies

Todd Bramson

Personal Financial Planning Case Studies:

The Financial Planning Competency Handbook CFP Board,2013-04-03 Whether you're studying to become a financial planner or a practitioner looking for a comprehensive reference to help serve your clients' needs, this is the ultimate guide. Developed by Certified Financial Planner Board of Standards Inc CFP Board, the Financial Planning Competency Handbook gives you everything you need to meet the daily challenges of your current or future profession. This all-inclusive handbook covers the entire list of nearly 90 vital topics on integrated financial planning, including such major components as General Principles of Finance and Financial Planning, Insurance Planning, Employee Benefits Planning, Investment and Securities Planning, State and Federal Income Tax Planning, Estate Tax, Gift Tax, and Transfer Tax Planning, Retirement Planning, Estate Planning, Principles of Communication and Counseling, and more. *Real Life Financial Planning with Case Studies* Todd D. Bramson, 2008 You will learn how to prioritize your financial goals, make decisions, and manage your complex financial life. The result is a financial plan that decreases worry and stress, knowing that you are in control and are systematically building and protecting your wealth. There is an amazing amount of practical advice packed into this book, based on the wisdom gained from over 30,000 individual meetings that the authors have had with their clients, people just like you. *Personal Financial Planning* Shalu Garg, 2024-02-15 Personal Financial Planning is a comprehensive guide that aligns with the latest guidelines issued by the University of Delhi. Tailored to cover the entire syllabus, this book serves as an indispensable resource for students seeking a thorough understanding of personal finance. It delves into key aspects such as budgeting, investment strategies, risk management, and financial goal setting. With its up-to-date information and adherence to university guidelines, Personal Financial Planning is designed to empower students with the knowledge and skills needed to navigate the complex landscape of personal finance successfully. Whether you're a student or an enthusiast eager to enhance your financial literacy, this book is a reliable and up-to-date reference that ensures a comprehensive grasp of the subject matter.

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their retirement savings without outliving their nest egg It's also an essential read for financial professionals who serve clients in or close to retirement **Real Life Financial Planning with Case Studies for Physicians** Todd Bramson,2014-06-06 You will learn how to prioritize your financial goals make decisions and manage your complex financial life The result is a financial plan that decreases worry and stress knowing that you are in control and are systematically working on building and protecting your wealth Contributing authors Jose Luis Blanco and Lloyd Winkler provide specific case studies for physicians sharing their knowledge working with many physicians over the years These examples help you understand the practical applications of all the concepts outlined in the book Case Problems in Finance W. Carl Kester,1997 The primary course for this book is the case course in Finance taught to all finance majors at both the MBA and undergraduate level This is typically a capstone course at the undergraduate level and either the first or second course at the MBA level Case Problems in Finance is a Harvard case course that presents real business situations that pose debatable alternative courses of action The cases contain problems that can be narrowed but not always settled by the usual techniques of financial analysis The cases are grouped by major topics financial analysis and forecasting cost of capital working capital management capital budgeting dividend policy debt policy financial execution and mergers and restructuring **Cases in Finance** Bennie H. Nunnally,D. Anthony Plath,1997 The 48 cases in this text focus on three elements industry and company setting the underlying financial theory and the particular decision at hand This approach aims to give students the opportunity to make decisions based on situations that replicate decisions faced by practising managers **Journal of Financial Education** ,1978 *Personal Financial Fitness* Allen Klosowski,1989 Newly revised to provide the latest in personal financial planning techniques and investment strategies this book includes a step by step plan to help reduce taxes increase investment income build wealth and plan for a more secure retirement **Faxon ... Librarians' Guide to Serials** ,1990 **Undergraduate and Graduate Courses and Programs** Iowa State University,2001 **Canadian Financial Management** Brigham,1994 *FinGame Online 3.0* LeRoy D. Brooks,1999-06 FinGame Online 3.0 is a comprehensive multiple period finance case simulation In the game students control a hypothetical company over numerous periods of operation This book provides students with the instructions to operate their company on the website It includes a password in order to access the website **Personal Finance** Jack R. Kapoor,Les R. Dlabay,Robert James Hughes,1996 Financial planning for life from career strategies and consumer credit to investments and taxes to retirement and estate planning this handbook covers everything for making those all important decisions

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