

4. Assume the following annual financial information for Kelli (age 30):

Income (after taxes)	\$80,000
Savings	\$2,500
Rent	\$18,000
Dry Cleaning	\$200
Entertainment	\$2,000
Utilities	\$1,800
Car Payment	\$6,600
Auto Insurance	\$2,400
Student Loans	\$6,000
Credit Cards	\$1,200

Utilizing targeted benchmarks, which of the following statements is FALSE regarding Kelli's financial situation?

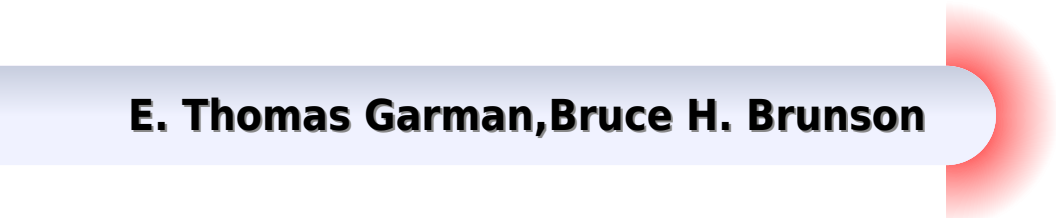
- Kelli's Housing Ratio 1 is adequate.
 - Kelli's emergency fund is adequate.
 - Kelli's Housing Ratio 2 is deficient.
 - Kelli's current ratio is less than 1.
5. Utilizing investment assets to gross pay benchmarks, which of the following individuals is likely on target with their investment assets?
- Jerry age 55 earns \$120,000 a year and has invested assets of \$450,000.
 - Liam age 25 earns \$45,000 a year and has invested assets of \$5,500.
 - Sarah age 35 earns \$90,000 a year and has invested assets of \$325,000.
 - Alex age 45 earns \$110,000 a year and has invested assets of \$170,000.
6. Use the following financial information for Jay (age 30) and Maria (age 30) Handberger:
- Cash and Cash Equivalents: \$75,000
 - Investment Assets: \$220,000
 - Personal Use Assets: \$350,000
 - Current Liabilities: \$45,000
 - Long-Term Liabilities: \$300,000

Before your next meeting with the Handberger's, you create a pie chart to visually depict their current balance sheet. Utilizing targeted benchmarks, which of the following statements are you most likely to make during your next meeting?

- "Your investment assets make up 34% of your asset pie chart, which is too low for your age group."
- "Given your assets and liabilities, your net worth is appropriate for your age group."
- "Relative to the rest of your assets, your cash and cash equivalents are too low for your age group."
- "Compared to your net worth and current liabilities, your long-term liabilities are excessive for your age group."

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