SPENDING

DATAMENT STREET

SAMPLE

WILL THROUGH A SECRET

Objectives

- · Achieving a desired standard of living
 - Standard of living: A grade or level of subsistence and comfort enjoyed in everyday life
- · Protecting your assets and your family from the perils
- Health, peoporty, and life insurance are usually necessary · Saving and investing for short-term and long-term goals
- Short terms Within the next 2 years
- Intermediate terms 3-5 years.
- Long terms 5 years and beyond
- Providing for retirement and financial security
 - Financial security: The peace of mind you feel when you know your income is more than enough to cover your expenses, as well as having enough money saved to
- cover emergencies and meet your flature financial goals.
- Supporting charitable endeavors What charmes do you want to support?
- . Geowing, conserving, and protecting an estate to be passed to bein.
 - What do you want to pass on to your dependents and other hated?

Process of Personal Financial Planning

Steps

- 1. Gather information to determine convent standing. Prepare a personal balance sheet or net worth statement. You may need the belp of a planner (e.g., a Certified Public Accountant, Certified Financial Planner, or Chartered Financial Consultant) to organize the data and prepare the personal holonce sheet.
- 2. Set personal goals, both short term and long term. Discover financial problems that need solutions, such as excessive bossing costs, inadequate insurance, nonzegressive tax planning, and undisciplined spending habits. 3. Develop an action plan, and get it down in writing.
 - Pyofessional advisors can write the plan.
 - 4. Implement your plan-take action. Professionals. such as your accountant, insurance agent, investment advisor, and attorney can help with the executhin of your olan.
- 5. Review and service the plan. Follow-up is a key to success.



Gather Documents & Prepare a Net Worth Statement

Solid personal financial planning begins with assembling the financial facts of your life. Whether you are going to prepare a plan on your own or with the assistance of an advisor, you need to get a handle on where you currently stand.

Gather all the information regarding your assets and liabilities. Once you have all of that information available, start developing your balance shoot by listing all your assets. (financial and tangible assets) with the values.

- Latest bank statements.
- Cash (in the bank, money market accounts, or CDs)
- All investments (mutual funds, college savings accounts,

individual securities, annuities).

- Vidue of retirement accounts
 - Company pensions, IRAs, 400 (k)s, etc.
- Cash surrender value of life insurance.
- Cash surrender value is the value you would receive if you "cushed in" your whole life policies.
- Home value (the estimated value of your home)
 - The best estimate of the value is an independent approximal.
- Automobile value (the Kelley Blue Book value of your car).
- Personal property value (resale value of jewelry, housebooks income, enc.)
- Chilleen innocette.

Compute the sum of all the values from Step I to derive the total value of your assets.

List everything you owe diabilities).

- Remaining mortgage balance, including your first mortgage and any home equity loan balance
- Class Sensors
- Student obscotion loans
- Loans against the eash surrouder value of your whole life insurance policies.
- Loans against retirement accounts such as a 400/K5
- Any other personal loans.
- Coodit card balances.

Step 4

Compute the sum of all liabilities.

Propore a personal financial statement. Personal financial statioments are propored for:

- Individuals to organize and plan their financial affairs. such as obtaining credit, income tox planning, retirement planning, and extens planning
- · Professionals who rely on information in personal financial statements to determine whether to grant credit and to assess the financial activities of individuals and their thearscial standing

Primary focus of personal financial statements: assets and liabilities at the estimated current value, which is usually more relevant for decision making than historicut cost information.

Calculate your net worth: Assets -

Liabilities = Net worth

Your overall goal is to grow your not worth by decreasing your liabilities, increasing your assets, or by doing both. Update your statement of net worth (personal balance sheet) at least twice a year.

Personal Financial Statement of: John and Many Smith

ı	AN OF TAXABLE		
	Assets	American	in College
ı	Cash - checking accounts	5	10.000
ı	Canth - servings accounts		20.000
ı	Contiffication of disposals		5,000
	Securities - stocks/bands/mutual funds		100,000
ı	Priorition & constructor recognization		31,0000
ı	Life insurance (cash surrender value).		90,000
ı	Personal property (autos, javeley,		25,000
ı	etal comments of the second second second second		
۱	Beticement funds (eg. 194s, 405s)		3/0,/0/00
ı	Read extate (market value)		2000,000
ı	Tetral sessents	9	15/0(2)/0/000
ı			
۱	Metallities	America	in Dollars
ı	Current debt (credit sends, ecceunts)		3,000
ı	Priorites parywiste (steasoriber betrow)		1000
ı	Terrers greyorbile		5,000
	Real entate mortgages (describe)		200,000
	Total Subdition	9.	204,600
	Not worth	6	293,999

Set Goals

Set nearly by following these steps:

- 1. Choose realistic goals—objectives that you can achieve.
- 2. The specialist.
- EX: I will have \$50,000 saved by the end of 5 years so I can make a down payment on a single-family home.
- 3. Determine how you will accumulate the funds.
 - EX: I will deposit \$8,500 each year for 5 years into a growth mutual fund with an annual return of \$7%.

Goals may change over time, and your place in the life cycle and major life events - marriage, planning for children. college, receipt of an inhoritance, purchasing a new home, divorce, and retirement-will influence goal setting.

Examples of Goals

- Establish an emergency savings fund of \$10,000.
- Pay off credit card debt (\$5,000).
- Provide for a comfortable retirement by having a 400(k) of \$1,000,000 spen retirement.
- Purchase a home by saving and investing for a finner value of \$60,000 (down payment).
- Porchase a new automobile and fined it with a low-rate car loan and a down payment of \$3,000.
- Fund a college education by saving in a 529 plan.
- Acquire personal assets to a., large-screen television and eurpound seconds.
- Reportate the bonne by upgrading the kitchen and bathroom (estimated price tag \$40,000).
- Fund a vacation to Europe (flight and accommodations of \$2,5000.

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