

# Personal Financial Planning



Your Company Name

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# Individual Personal Planning for Financial Expenses



## 01- Text Here

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# Retirement Personal Financial Planning with Expense Alternatives



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Expense Description	Expense amount	Expense amount (alternative 1)	Expense amount (alternative 2)
o House Rent	\$250	Na	Na
o Electricity Expense	\$25	Na	Na
o Telephone and Internet Bill	\$25	\$20	\$15
o House Tax	\$XXX	\$XXX	\$XXX
o Laundry/Dry Cleaning	\$XXX	\$XXX	\$XXX
o Text Here	\$XXX	\$XXX	\$XXX
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o Text Here	\$XXX	\$XXX	\$XXX

**Annual Living Expense: XXX**

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# Creating a monthly personal financial plan :

- Step 1: Determine your net income.  
Your net income is the foundation of an effective budget.
- Step 2: Keep track of your spending.
- Step 3: Establish attainable objectives.
- Step 4: Create a plan.
- Step 5: Adjust your spending to stay within your budget.
- Step 6: Review your budget on a regular basis.

## Monthly Personal Financial Planning with Income Savings and Expenses

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	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total Amount
<b>INCOME</b>													
Monthly Income	\$6200	\$6200	\$6200	\$6200	\$6200	\$6200	\$6200	\$6200	\$6200	\$6200	\$6200	\$6200	\$ 5,887.00
Partner's Monthly Income	\$5200	\$5200	\$5200	\$5200	\$5200	\$5200	\$5200	\$5200	\$5200	\$5200	\$5200	\$5200	\$ 202.00
Dividend Receive	100.00	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$ 102.00
Interest on Fixed Deposit	55.00	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$ 56.00
Rental Income	500.00	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$ 501.00
Text Here	300.00	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$ 301.00
Text Here	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$ 116.00
<b>Total</b>	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
<b>SAVINGS</b>													
Transfer to Savings Fund	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$ 400.00
Retirement Saving Plan	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$ 100.00
Rd Investments	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$ 84.00
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<b>Total</b>	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
<b>EXPENSES</b>													
<b>HOME</b>													
House Hold Expense with Maintenance	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$ 2248.00
Groceries Shopping	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$ 24.00
House Tax	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$ 39.00
LPG Gas Bill	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$ 43.00
Text Here	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$ 19.00
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## Creating a Child Financial Plan :

- Make a plan for your child's education.
- Determine your monthly budget.
- The earlier you begin investing, the better.
- Avoid low-return investments.
- ULIP Plans for Children.
- PPF Plans for Children's Future.
- Maintain a long-term investment option at all times.
- Recognize your previous investments.

## Personal and Child Financial Planning with Goals

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		Financial Goal Particulars	Goal Priority	Cost of Goal	Increase in Inflation %	Funds Required
Child Future Planning	Jacob John	o Fund for – Elementary Education	High	\$2000	10%	2021 to 2022
		o Fund for - Higher Education	High	\$4000	10%	2021to 2022
		o Fund for – Marriage	High	\$XXXX	10%	2021to 2023
		o Text Here	High	\$XXXX	10%	2024 To 2026
	Add name here	o Fund for – Elementary Education	High	\$XXXX	XX%	XX to XXXX
		o Fund for - Higher Education	High	\$XXXX	XX%	XXXX to XXXX
		o Fund for – Marriage	High	\$XXXX	XX%	XXXX to XXXX
		o Text Here	High	\$XXXX	XX%	XXXX to XXXX
Age						
Personal Future Planning	Future needs	o Fund for – Buying a New Office	High	\$2000	10%	2021
		o Fund for – International Tour	Medium	\$4000	10%	2021
		o Text Here	High	\$XXXX	10%	2022
		o Text Here	High	\$XXXX	10%	2025
	Text here	o Text Here	High	\$XXXX	XX%	XX to XXXX
		o Text Here	High	\$XXXX	XX%	XXXX
		o Text Here	High	\$XXXX	XX%	XXXX
		o Text Here	High	\$XXXX	XX%	XXXX
Age						
Retirement Planning	Retirement corpus	o Fund for – Insurance Investment	High	\$2000	XX%	2021
		o Fund for – Medical Expenses	High	\$4000	XX%	2021
		o Text Here	High	\$XXXX	XX%	2022
		o Text Here	High	\$XXXX	XX%	2025

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## The five components of the Financial Planning Worksheet are:

- Net Worth Statement
- Income
- Budget or Spending Plan
- Financial Health Assessment with Action Plan
- Debt Destroyer
- Financial Links.

### Personal Financial Planning Sheet with Short and Long Term Goals

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Priority	Goal	Total Cost	Duration	Monthly Cost	Target Date
	o Pay off Credit Bills	\$2500	2 Months	\$1000	30 Feb 2021
	o Buying a Car	\$25000	2 Months	\$12500	30 Feb 2021
	o Taking a Vacation	\$XXX	\$XXX	\$XXX	DD/MM/YY
	o Text Here	\$XXX	\$XXX	\$XXX	DD/MM/YY
	o Text Here	\$XXX	\$XXX	\$XXX	DD/MM/YY
Intermediate Goals (1-10 Years)					
Priority	Goal	Total Cost	Duration	Monthly Cost	Target Date
	o Paying for children's education	\$XXX	\$XXX	\$XXX	DD/MM/YY
	o Life Insurance	\$XXX	\$XXX	\$XXX	DD/MM/YY
	o Home modifications	\$XXX	\$XXX	\$XXX	DD/MM/YY
	o Text Here	\$XXX	\$XXX	\$XXX	DD/MM/YY
Long-Term Goals (Over 10 Years)					
Priority	Goal	Total Cost	Duration	Monthly Cost	Target Date
	o Buying a Second/ Holiday Home	\$XXX	\$XXX	\$XXX	DD/MM/YY
	o Child Marriage	\$XXX	\$XXX	\$XXX	DD/MM/YY
	o Text Here	\$XXX	\$XXX	\$XXX	DD/MM/YY
	o Text Here	\$XXX	\$XXX	\$XXX	DD/MM/YY

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# FAQs

## What is the 50-30-20 money rule?

- According to the rule, you should spend up to 50% of your after-tax income on necessities and obligations that you must have or fulfil.
- The remaining half should be divided as follows: 20% for savings and debt repayment, and 30% for anything else you desire.



## What are the steps to personal finance?



- Find a Certified Financial Planner Professional with Experience.
- Identify Your Current Financial Situation.
- Create Financial Goals. Identify Alternative Courses of Action. Evaluate Alternatives. Create and Implement Financial Action Plans.
- Rethink (and revise) your strategy.





## What exactly is a financial plan?

- A financial plan is a document that outlines a person's current financial situation as well as their short- and long-term financial goals.
- It includes strategies for achieving those objectives.

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