

# MODULE 1: THE FOUNDATIONS OF PERSONAL FINANCIAL PLANNING

Personal Finance (FIN 4112)  
(BSBAFM 1 - 1) | SEM 1 2023

## THE FINANCIAL PLANNING PROCESS

The Steps in the Personal Financial Planning Process  
Factors that Influence Personal Financial Planning  
Setting Short Term and Long-Term Financial Goals  
Selecting Qualified Financial Planning Professionals  
Making Effective Decisions

## PERSONAL FINANCE

- a specialized area of study that focuses on individual and household financial decisions, such as budgeting, saving, spending, tax-planning, insurance, and investments.
- Understanding these topics will help you in many ways. You'll make better decisions when you buy an automobile, shop for a home mortgage, choose a career, and save for retirement. You may also be able to pay less in taxes and interest.

## 1.1 PERSONAL FINANCIAL PLANNING

is the process of developing and implementing an integrated, comprehensive plan designed to meet financial goals, to improve financial well-being, and to prepare for financial emergencies

## BENEFITS OF FINANCIAL PLANNING PROCESS

- They feel less stressed and experience improved relationships with friends, family, and coworkers.
- Financial difficulties can be a major contributor to marital problems.
- Most people also find that being financially self-sufficient improves their self-esteem.

## WHY DO PEOPLE AVOID FINANCIAL PLANNING

Surveys indicate that most people recognize the need to manage their finances, but fall short of that goal. Why does this happen? One or more of the following reasons are often given as explanations:

- They don't believe their math and finance skills are adequate.
- They fear failure
- They expect someone else to take care of it.
- They aren't interested.
- They don't know whom to trust.
- They are too busy.
- They are overwhelmed with the quantity of information and don't know where to start.

## WHAT PROBLEMS CAN BE CAUSED BY POOR FINANCIAL PLANNING

- Stress, worry, embarrassment, and difficulty in meeting current obligations.
- Trouble handling a financial emergency or unexpected job loss.
- Many people suffer from anxiety or depression related to their finances and may, as a result, have difficulty maintaining personal relationships.
- Spouses who lack an understanding of household finances often find themselves in serious trouble upon divorce or widowhood.
- And adult children who mismanage their finances may end up living with their parents well into their 20s and 30s.

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