

INTRODUCTION TO FINANCIAL PLANNING

Introduction

Financial planning starts with setting clear and realistic financial goals. Whether it's funding and financially securing your child's future or finally owning that dream house, every financial dream requires a well-thought-out plan of action. Before you can execute your plan, however, you need to specifically define your targets.

A. Financial Goals

Money drives many decisions that we make day to day. Setting goals can help us take control and feel more confident about those decisions. Financial goals are the most important objectives you set for how you will save and spend money. They can be things you hope to achieve in the short term or long term.

When it comes to personal finance, everyone's situation is unique. No one has the same bills, rent, debts, or lifestyle. When you're ready to take control of your financial lifestyle, you need a plan that will answer your specific problems. A financial goal is a target to aim for when managing your money. It can involve saving, spending, earning, or even investing.

When you have a clear picture of what you are aiming for, working towards your target is easy. That means that your goals should be measurable, specific, and time-oriented.

Think about what is important to you as you begin to set goals. It is completely normal to have several goals. Some of the financial goals are:

- Paying off debt.
- Saving for retirement.
- Building an emergency fund.
- Buying a home.
- Saving for a vacation.
- Starting a business.
- Feeling financially secure.
- Investment planning and method.
- Management of Cash and saving.
- Appropriate use of cash and credit.

There are several types of financial goals:

1. Short-term goals
2. Mid-term goals
3. Long-term goals

1. Short-term financial goals - These are smaller financial targets that can be reached within a year. These goals are focused on immediate needs and are important in building a strong

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Annelies Wilder-Smith



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Financial Planning Fundamentals Jill Booker,2006

Personal Investment Management: For Third Semester

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