

# **SOLUTION MANUAL FOR PERSONAL FINANCIAL PLANNING 15TH EDITION BY RANDY BILLINGSLEY, LAWRENCE J. GITMAN, MICHAEL D. JOEHNK**

## **Understanding the Financial Planning Process**

### **Chapter 1**

#### ***How Will This Affect Me?***

The heart of financial planning is making sure your values line up with how you spend and save. That means knowing where you are financially and planning on how to get where you want to be in the future no matter what life throws at you. For example, how should your plan handle the projection that Social Security costs may exceed revenues by 2035? And what if the government decides to raise tax rates to help cover the federal deficit? An informed financial plan should reflect such uncertainties and more.

This chapter overviews the financial planning process and explains its context. Topics include how financial plans change to accommodate your current stage in life and the role that financial planners can play in helping you achieve your objectives. After reading this chapter you will have a good perspective on how to organize your overall personal financial plan.

## **LEARNING GOALS**

**LG1** Identify the benefits of using personal financial planning techniques to manage your finances.

Key concept in this section is the planning model as displayed in Exhibit 1.1. Your standard of living is greatly impacted by *your spending habits and your commitment to saving*. Your spending is measured by **your propensity to consume**. Wealth is the total value of all property you own less the amount that you owe to others.

# Solution Manual Gitman

**M Tight**

## **Solution Manual Gitman:**

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