



Personal Financial Planning

Benedict Koh

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For finance students, MBA students, those pursuing the Chartered Financial Analyst (CFA) and Chartered Financial Planning (CFP) qualifications and professionals working in the finance industry

If you are like most people, you may desire to achieve many financial goals such as owning assets, saving money for emergency purposes, protecting yourself and your loved ones with insurance, and many more. Nonetheless, achieving these goals with limited resources can be challenging, especially given the complexity of modern financial markets.

In this fourth and latest edition, Personal Financial Planning expands on the important skill of financial planning, covering more topics than before. This volume is designed to help you formulate financial goals and develop specific financial plans to achieve your goals. Topics covered in this volume include the benefits of personal financial planning, financial planning tools, managing credit, insurance planning, income tax planning, retirement planning, and personal financial risk management, among others. The authors are professionals with many years of experience in the field, and key terms and concepts are explained in a fuss-free manner with clear and relevant examples.

This book is suitable for a wide range of audience, including polytechnic students, undergraduates, MBA students, and those pursuing the Chartered Financial Analyst (CFA) and Chartered Financial Planning (CFP) qualifications as well as financial planners and advisers in banks, insurance and stock broking firms.

Features:

Current & Comprehensive The book goes through a variety of issues related to personal finance. Not only is it comprehensive, it also backs up its arguments with the latest and most current issues and examples. Readers can be assured of receiving the most up-to-date insight on the complexities of the modern financial market.

Clear explanations Arguments are well supplemented with relevant, easy-to-understand examples.

Easy-to-read This book uses simple, straightforward language with minimal use of jargon, making this book suitable for both professional and layman readers.

Tables & figures Tables and figures are liberally provided throughout the book for better understanding and illustration.

Formulas and working explanations useful formulas and problem workings are included throughout the book, features students no doubt will appreciate.

Contents: 1 Personal Financial Planning 2 Personal Financial Statements 3 Time Value of Money 4 Liquid Assets Management 5 Credit Management 6 Credit Cards 7 Buying and Owning a Car 8 Risk-Profiling and Asset Allocation 9 Investments 10 Personal Risk Management 11 Financial Advisers 12 Life Insurance 13 Income Tax Planning 14 Planning for Tertiary Education 15 Retirement Planning 16 Central Provident Fund (CPF) 17 Estate Planning 18 Case Studies on Financial Planning

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