

### **Project 3:**

#### **FINANCIAL MANAGEMENT EXERCISE (5%)**

**This exercise is part of your BUS 2403 course**

**For this part, you are required to monitor a budget that you set for yourself and track your spending over a period of minimum six (6) weeks. The exercise aims at getting to know your spending habits, your ability to manage a budget, and your decisions on how to distribute/use your resources (in this case your money). Please concentrate and be organized.**

**Exercise Instructions:**

- 1. Decide on a budget for a month and keep monitoring what you do in it from a financial perspective (this means monitor your spending and the decisions you are doing for the next 6 weeks (college weeks 1-6))**
- 2. Analyze your daily expenses at the end of the exercise period in the following way:**
  - a. What have you learnt from this exercise? Any new ideas about budgets, expenditures, monitoring your own financial decisions? Am I a spender? Am I someone who can save? Be honest with these reflections as it will help you to have better financial habits in your future life.**
  - b. Tell me how can you be a more responsible member of your family, your community, and the UAE in general as pertaining to your spending as a consumer? Do you buy things that you don't need, just for the sake of buying, do you spend money on products such as food or clothes or accessories in excess to what you need (thus wasting your money)?**
  - c. Think about your spending pattern, what could you do better? What is your biggest challenge in terms of expenses?**
  - d. Finally, what is your saving pattern? How can you save more money in the future? What is your motivation for saving?**
- 3. So, at the end of week 6, prepare a presentation for your teacher a summary of what happened to you during those 6 weeks and what main financial management lessons did you learn from it (you can use any information from a, b, c or d above to help you write and provide examples).**

**All the best 😊**

# Financial Management Exercise And Solution

**Yan Bai**



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## **Table of Contents Financial Management Exercise And Solution**

1. Understanding the eBook Financial Management Exercise And Solution
  - The Rise of Digital Reading Financial Management Exercise And Solution
  - Advantages of eBooks Over Traditional Books
2. Identifying Financial Management Exercise And Solution
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Financial Management Exercise And Solution
  - User-Friendly Interface
4. Exploring eBook Recommendations from Financial Management Exercise And Solution
  - Personalized Recommendations
  - Financial Management Exercise And Solution User Reviews and Ratings
  - Financial Management Exercise And Solution and Bestseller Lists
5. Accessing Financial Management Exercise And Solution Free and Paid eBooks
  - Financial Management Exercise And Solution Public Domain eBooks
  - Financial Management Exercise And Solution eBook Subscription Services
  - Financial Management Exercise And Solution Budget-Friendly Options
6. Navigating Financial Management Exercise And Solution eBook Formats
  - ePub, PDF, MOBI, and More
  - Financial Management Exercise And Solution Compatibility with Devices
  - Financial Management Exercise And Solution Enhanced eBook Features
7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Financial Management Exercise And Solution
  - Highlighting and Note-Taking Financial Management Exercise And Solution
  - Interactive Elements Financial Management Exercise And Solution

8. Staying Engaged with Financial Management Exercise And Solution
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Financial Management Exercise And Solution
9. Balancing eBooks and Physical Books Financial Management Exercise And Solution
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Financial Management Exercise And Solution
10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
11. Cultivating a Reading Routine Financial Management Exercise And Solution
  - Setting Reading Goals Financial Management Exercise And Solution
  - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Financial Management Exercise And Solution
  - Fact-Checking eBook Content of Financial Management Exercise And Solution
  - Distinguishing Credible Sources
13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
14. Embracing eBook Trends
  - Integration of Multimedia Elements
  - Interactive and Gamified eBooks

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