

## MODULE 5

### FINANCIAL PLANNING

#### Introduction

**Financial planning** is the task of determining how a business will afford to achieve its strategic goals and objectives. Usually, a company creates a Financial Plan immediately after the vision and objectives have been set. The Financial Plan describes each of the activities, resources, equipment and materials that are needed to achieve these objectives, as well as the timeframes involved.

#### Learning Outcome

At the end of the chapter, the students should be able to:

1. Define what is Financial Planning.
2. Discuss the objectives of Financial Planning.
3. Explain the reasons why financial planning is important.
4. Enumerate and explain the tasks of Financial Planning.
5. Discuss the steps in creating a financial plan.
6. Explain the benefits of financial planning.
7. Discuss the steps in the Financial Planning Process.
8. Discuss the types of Financial Planning Models and Strategies.
9. Explain the reasons why you need financial planning for better tomorrow.

#### Learning Content

1. Definition of Financial Planning
2. Objectives of Financial Planning
3. Reasons why financial planning is important
4. Tasks of Financial Planning
5. Steps in creating a financial plan
6. Benefits of financial planning
7. Steps in The Financial Planning Process
8. Types of Financial Planning Models and Strategies
9. Reasons why you need financial planning for better tomorrow.

#### Definition of Financial Planning

Financial Planning is the process of estimating the capital required and determining it's competition. It is the process of framing financial policies in relation to procurement, investment and administration of funds of an enterprise.

#### Objectives of Financial Planning

Financial Planning has got many objectives to look forward to:

1. Determining capital requirements- This will depend upon factors like cost of current and fixed assets, promotional expenses and long- range planning. Capital requirements have to be looked with both aspects: short- term and long- term requirements.
2. Determining capital structure- The capital structure is the composition of capital, i.e., the relative kind and proportion of capital required in the business. This includes decisions of debt- equity ratio- both short- term and long- term.

# Introduction To Financial Planning Module 1

**David Baud**



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**Financial Planning Fundamentals** Jill Booker, 2006      **Personal Investment Management: For Third Semester B.Com, As Per S.E.P Syllabus** Prashantha, Bharathraj S Nejar, Ashwin Shetty A, Vighnesh Padiyar, 2025-09-08 Personal Investment Management is a practical guide for B Com 3rd Semester SEP syllabus students and aspiring investors. It explains savings investments and financial planning with real life examples and case studies. Covering deposits insurance mutual funds stock markets real estate and gold it helps readers build financial literacy and make confident investment decisions.

**Financial Planning** Jim H. Ainsworth, 1995 Describes a systemic process that utilizes such established concepts as organizing engagements gathering client data customizing client analyses developing recommendations preparing client reports and presentations. Discusses various work programs engagement correspondence checklists and other practice aids which can be used to enhance the financial planning process. Includes less traditional financial planning concepts such as becoming licensed to offer financial products.      *The Financial Advisor's Success Manual* David Leo, Craig Cmiel, 2017-12-07 Do you want to become a million dollar financial advisor boost client satisfaction and dramatically expand your business. This book provides all the answers and strategies you need to do just that. Complete with proven techniques expert insights and practical tips to maximize your profitability. The Financial Advisor's Success Manual will show you how to break the cycle of moderate growth by teaching you how to Develop a differentiation strategy Define and implement your six core client facing processes Balance the cost of services with the value delivered Enhance client loyalty Perfect your personal marketing and sales approach You didn't start your financial services firm with a goal of modest gains So don't settle for that By implementing the methodologies and strategies in this manual you can grow your business beyond your wildest expectations all while serving your clients better.      **The Product Manager's Reference and Survival Guide** Steven

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**An Introduction to Options and Futures** Don M. Chance,1991

**The National Guide to Educational Credit for Training Programs** American Council on Education,2005 Highlights over 6 000 educational programs offered by business labor unions schools training suppliers professional and voluntary associations and government agencies

**Using Managing Your Money** Mark D. Weinberg,1989 Updated for Managing Your Money Version 5 this text is a comprehensive guide to the popular financial management software A step by step tutorial is included as is information on graphs and reports

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## **Table of Contents Introduction To Financial Planning Module 1**

1. Understanding the eBook Introduction To Financial Planning Module 1
  - The Rise of Digital Reading Introduction To Financial Planning Module 1
  - Advantages of eBooks Over Traditional Books
2. Identifying Introduction To Financial Planning Module 1
  - 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 Introduction To Financial Planning Module 1
  - User-Friendly Interface
4. Exploring eBook Recommendations from Introduction To Financial Planning Module 1
  - Personalized Recommendations
  - Introduction To Financial Planning Module 1 User Reviews and Ratings
  - Introduction To Financial Planning Module 1 and Bestseller Lists
5. Accessing Introduction To Financial Planning Module 1 Free and Paid eBooks
  - Introduction To Financial Planning Module 1 Public Domain eBooks
  - Introduction To Financial Planning Module 1 eBook Subscription Services
  - Introduction To Financial Planning Module 1 Budget-Friendly Options

6. Navigating Introduction To Financial Planning Module 1 eBook Formats
  - ePub, PDF, MOBI, and More
  - Introduction To Financial Planning Module 1 Compatibility with Devices
  - Introduction To Financial Planning Module 1 Enhanced eBook Features
7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Introduction To Financial Planning Module 1
  - Highlighting and Note-Taking Introduction To Financial Planning Module 1
  - Interactive Elements Introduction To Financial Planning Module 1
8. Staying Engaged with Introduction To Financial Planning Module 1
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Introduction To Financial Planning Module 1
9. Balancing eBooks and Physical Books Introduction To Financial Planning Module 1
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Introduction To Financial Planning Module 1
10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
11. Cultivating a Reading Routine Introduction To Financial Planning Module 1
  - Setting Reading Goals Introduction To Financial Planning Module 1
  - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Introduction To Financial Planning Module 1
  - Fact-Checking eBook Content of Introduction To Financial Planning Module 1
  - 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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