

## Personal Finance - Chapter 1

**Financial Literacy** is how well you understand and use personal finance information.

### Examples of higher-level financial literacy

- You have high tolerance for financial risk
- You feel in control of your financial situation
- You are positioned to maximize lifetime wealth accumulation goals

### Examples of lower level of financial literacy

- You feel that investing is too difficult to understand

### Your financial view of the financial world

- Financial knowledge
- Financial risk tolerance
- Feelings of control

**Financial knowledge** is the ability to understand personal finance information.

**Financial risk tolerance** is your willingness to engage in financial endeavors that have uncertain outcomes.

**Feelings of control** reflects the amount of control you feel you have when making financial decisions.

- These all influence your view on the financial world.

### The journey to financial well-being

1. Keep good records
2. Earn money
3. Manage taxes
4. Spend carefully
5. Save wisely
6. Invest strategically
7. Maintain appropriate insurance
8. Plan for the future

Example:

If you invest \$250 per month for 40 years in an account earning 9% interest, your account will grow to almost???

- Grows \$1.2 million
- Out of pocket investment \$120,000

# Personal Finance Chapter 8

**John Anton Leavitt, Carl O. Hanson**



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