

**PERSONAL FINANCE  
CASE STUDY**

Instruction/s:

1. Form a group with 7 members. Each member of the team will work together to come up with a **FINANCIAL PLAN** based on a detailed fictitious family scenario (case study).
2. Each group will present the output in the next synchronous session (**September 08, 2023**). The presentation must not exceed ten (10) minutes to present and an additional five (5) minutes to respond to questions.

**FAMILY FINANCIAL PROFILE**

**Family members:**

The following narrative describes some details about the fictional Hernández family, a couple with two children. Their financial circumstances are as follows:

Name (age)	Employment	Annual Gross Salary	Credit Score
Daniel Hernández (33)	Truck Driver	\$50,000	680
Gabriela Hernández (32)	Hotel Room Attendant	\$20,000	None
Sofia (8)			
David (5)			

Daniel and Gabriela Hernández are Mexican-Americans who live in a large U.S. metropolitan city in the southeast. They both have working visas and hope to apply for green cards. Both speak excellent English. Gabriela graduated from high school. Daniel completed his education three years ago. Both of their children were born in the U.S.

The Hernándezes have mentioned not knowing much about finances. Both sets of their parents live in Mexico where many of the financial systems are different.

Their combined salaries are about \$70,000 a year, or \$5,830 a month before taxes. After taxes, it's about

\$52,500 a year. The Hernándezes have come to you to help them improve their current financial situation and work toward their financial goals.

**GOALS**

In their current situation, Daniel and Gabriela don't see any way that they could ever retire. But they would like to work toward a plan where they could afford for at least one of them to exclusively work part-time by the time they are in their 50s.

# Personal Finance Blueprint For Startups 11 2747

## Personal Finance Case

**Joacim Rocklöv**



## **Personal Finance Blueprint For Startups 11 2747 Personal Finance Case:**

**Personal Finance Blueprint: Complete Money Guide**, PERSONAL FINANCE BLUEPRINT The Complete Guide to Building Wealth CONSTRUCTION EDITION Building wealth isn't about getting rich quick It's about building a solid foundation brick by brick until you have something that lasts forever This 90 page comprehensive guide gives you the complete blueprint for financial freedom from your first budget to your retirement portfolio WHAT'S INSIDE 10 COMPREHENSIVE SECTIONS SECTION 1 THE FOUNDATION The wealth equation explained Income Expenses Time Returns The power of compound interest with calculator examples Why starting early matters more than starting with more The true cost of waiting See the math that will change your perspective SECTION 2 KNOW YOUR NUMBERS How to calculate your net worth step by step with example Understanding cash flow Money in vs money out The 5 financial ratios that matter Savings Rate the 1 wealth predictor Debt to Income Ratio Housing Ratio Emergency Fund Ratio Investment Ratio SECTION 3 BUDGETING SYSTEMS Three complete budgeting systems explained THE 50 30 20 RULE 50% Needs housing utilities groceries insurance 30% Wants entertainment dining hobbies 20% Savings Debt emergency fund investments extra payments Visual budget blueprint included ZERO BASED BUDGETING Every dollar gets assigned a job Income minus expenses equals exactly zero Best apps and tools for implementation THE ENVELOPE SYSTEM Physical cash in labeled envelopes When it's empty you stop spending Digital alternatives for modern life PAY YOURSELF FIRST Automate savings before spending Adapt to living on what's left Remove willpower from the equation SECTION 4 THE EMERGENCY FUND Why 78% of Americans are vulnerable without one How much you need based on YOUR situation Paying off debt 1 month 1 000 2 000 Stable dual income 3 months Single income 6 months Self employed 6 12 months Where to keep it comparison table 8 tactics to build it fast SECTION 5 DESTROYING DEBT Good debt vs bad debt visual comparison Credit card debt A financial emergency TWO PROVEN PAYOFF METHODS DEBT AVALANCHE Mathematically Optimal Pay highest interest rate first Saves the most money Saves the most time Complete example with 5 debts DEBT SNOWBALL Psychologically Powerful Pay smallest balance first Quick wins build momentum Easier to stick with Complete example with same 5 debts Which should YOU choose decision framework 8 acceleration tactics balance transfers negotiation etc SECTION 6 SAVING STRATEGIES The Savings Rate Secret Why it matters more than income Time to retirement by savings rate eye opening table Complete automation checklist Sinking funds Never be surprised by unexpected expenses Monthly sinking fund examples with amounts SECTION 7 INVESTING BASICS Why investing beats saving inflation calculator The building blocks explained Stocks Ownership higher risk return Bonds Loans lower risk return Index Funds Instant diversification ETFs Index funds that trade like stocks THE THREE FUND PORTFOLIO Total US Stock Market 50 60% Total International Stock 20 30% Total Bond Market 20 30% Why this simple portfolio beats most professionals COMPOUND GROWTH TIMELINE See 500 month grow over 5 10 20 30 years Visual proof of why time in market beats timing SECTION 8 RETIREMENT PLANNING

The math of starting early dramatic comparison table Account types explained 401 k 403 b Employer sponsored pre tax Traditional IRA Individual tax deductible Roth IRA After tax grows tax free Roth 401 k Best of both worlds Account priority order where to put money first How much do you need The 25x rule calculator The 4% rule explained and its limitations SECTION 9 PROTECTING YOUR WEALTH Insurance essentials table 6 types with recommendations Insurance products to AVOID don t waste money Credit score mastery 5 factors and their weights Quick wins to boost your score Why your score matters beyond loans Tax efficiency basics 7 legal strategies SECTION 10 YOUR ACTION PLAN Complete 30 day implementation plan WEEK 1 FOUNDATION Calculate net worth Track all expenses Calculate savings rate List all debts Check credit score WEEK 2 STRUCTURE Choose budgeting system Open high yield savings Set up automatic transfers Increase 401 k contribution Open Roth IRA WEEK 3 OPTIMIZATION Choose debt payoff strategy Negotiate bills Review insurance Set up credit monitoring Automate bill payments WEEK 4 HABITS Schedule weekly money review Schedule monthly net worth update Create expense tracking system Identify income growth opportunities PLUS Weekly 15 minute money routine PLUS Annual financial review checklist SPECIAL DESIGN FEATURES This guide features unique Industrial Blueprint design Blueprint Chapter Openers Technical drawing aesthetic Calculator Boxes Input Formula Result format Budget Blueprints Visual percentage breakdowns Comparison Beams Side by side method comparisons Money Flow Diagrams Income vs expense visualization Investment Timelines Growth projections over time Caution Tape Warnings Important alerts Danger Zone Alerts Critical warnings debt etc Scaffold Checklists Industrial style action items Pipe Tables Clean data presentation Foundation Boxes Key principle summaries WHO THIS IS FOR This comprehensive guide is perfect if you Feel overwhelmed by personal finance and need a clear roadmap Live paycheck to paycheck and want to break the cycle Have debt and don t know the best way to pay it off Want to start investing but don t know where to begin Know you should save more but can t seem to make it happen Have no idea how much you need for retirement Want to build wealth but don t have a system Need a complete plan not just tips and tricks Prefer practical action steps over theory Value comprehensive guides that cover everything WHAT YOU RECEIVE 90 page comprehensive PDF guide 10 detailed sections covering all aspects of personal finance 6 financial calculators with real examples 3 complete budgeting systems explained 2 debt payoff methods with comparison Investment basics and portfolio recommendations Retirement planning with account priority guide Credit score optimization strategies 30 day financial reset action plan Weekly and annual review checklists Industrial Blueprint professional design Instant digital download Lifetime access THE BOTTOM LINE Building wealth is not complicated It s simple but it s not easy Spend less than you earn Invest the difference consistently Give it time That s the entire blueprint Everything else is optimization Your financial future is under construction You are the builder Start building today CONSTRUCTION EDITION SHOPY101 COM [My Own Financial Blueprint](#) Ruben Ruiz,2013-06-01 Make a plan for wealth creation and build your financial future with twelve action steps Would you build or buy your dream home without a

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## **Table of Contents Personal Finance Blueprint For Startups 11 2747 Personal Finance Case**

1. Understanding the eBook Personal Finance Blueprint For Startups 11 2747 Personal Finance Case
  - The Rise of Digital Reading Personal Finance Blueprint For Startups 11 2747 Personal Finance Case
  - Advantages of eBooks Over Traditional Books
2. Identifying Personal Finance Blueprint For Startups 11 2747 Personal Finance Case
  - 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 Personal Finance Blueprint For Startups 11 2747 Personal Finance Case
  - User-Friendly Interface

4. Exploring eBook Recommendations from Personal Finance Blueprint For Startups 11 2747 Personal Finance Case
  - Personalized Recommendations
  - Personal Finance Blueprint For Startups 11 2747 Personal Finance Case User Reviews and Ratings
  - Personal Finance Blueprint For Startups 11 2747 Personal Finance Case and Bestseller Lists
5. Accessing Personal Finance Blueprint For Startups 11 2747 Personal Finance Case Free and Paid eBooks
  - Personal Finance Blueprint For Startups 11 2747 Personal Finance Case Public Domain eBooks
  - Personal Finance Blueprint For Startups 11 2747 Personal Finance Case eBook Subscription Services
  - Personal Finance Blueprint For Startups 11 2747 Personal Finance Case Budget-Friendly Options
6. Navigating Personal Finance Blueprint For Startups 11 2747 Personal Finance Case eBook Formats
  - ePub, PDF, MOBI, and More
  - Personal Finance Blueprint For Startups 11 2747 Personal Finance Case Compatibility with Devices
  - Personal Finance Blueprint For Startups 11 2747 Personal Finance Case Enhanced eBook Features
7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Personal Finance Blueprint For Startups 11 2747 Personal Finance Case
  - Highlighting and Note-Taking Personal Finance Blueprint For Startups 11 2747 Personal Finance Case
  - Interactive Elements Personal Finance Blueprint For Startups 11 2747 Personal Finance Case
8. Staying Engaged with Personal Finance Blueprint For Startups 11 2747 Personal Finance Case
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Personal Finance Blueprint For Startups 11 2747 Personal Finance Case
9. Balancing eBooks and Physical Books Personal Finance Blueprint For Startups 11 2747 Personal Finance Case
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Personal Finance Blueprint For Startups 11 2747 Personal Finance Case
10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
11. Cultivating a Reading Routine Personal Finance Blueprint For Startups 11 2747 Personal Finance Case
  - Setting Reading Goals Personal Finance Blueprint For Startups 11 2747 Personal Finance Case
  - Carving Out Dedicated Reading Time

12. Sourcing Reliable Information of Personal Finance Blueprint For Startups 11 2747 Personal Finance Case
  - Fact-Checking eBook Content of Personal Finance Blueprint For Startups 11 2747 Personal Finance Case
  - 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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