

7 Things Your Financial Plan Should Include



Prepare Your Own Financial Plan

John Garza



Prepare Your Own Financial Plan:

DIY Financial Planning Barbara Smith, Ed Koken, 2014-03-27 Do you manage your finances so that you will have a comfortable lifestyle when you retire Is your money working as hard for you as it possibly can If you answered no to either of these questions then this book is for you In the 1st edition of this bestseller Barbara Smith and Ed Koken popular authors certified financial planners and superannuation specialists showed you how to create your own comprehensive financial plan and put it into practice In the 2nd edition they also show you how to afford your own home and use it to create wealth from other asset classes use the internet to manage your finances invest in popular products like CFDs and managed investments make the most of government bonuses and grants Don't spend hundreds of dollars on financial planning when you can do it yourself with Smith and Koken

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our decisions we can make more informed decisions that align with our goals Emotions such as fear greed and anxiety significantly influence our financial decisions Fear of losing money can lead to conservative decisions while greed can lead to excessive risk taking Hope for a better future can motivate us to save but it can also lead us to invest in high risk assets Emotions are like an internal GPS that guides us in our financial decisions However they can lead us down a wrong path if not managed properly By identifying and understanding our emotions we can make more rational decisions that are aligned with our long term goals Cognitive biases are mental shortcuts we use to make decisions faster but they can lead us to make mistakes Examples of biases include loss aversion confirmation bias and herd behavior How to identify and overcome these biases to make sounder financial decisions Our brains are incredible machines but they are also prone to making mistakes Cognitive biases are like optical illusions that distort our perception of reality By being aware of these biases we can take steps to counteract their effects and make more rational decisions Our financial habits are shaped by our experiences and beliefs The importance of developing healthy financial habits such as saving investing and planning for the future How to create new habits and break old financial habits Our financial habits are like paths we follow on autopilot If we want to change our financial results we need to change our paths By developing new positive financial habits we can transform our financial lives Financial psychology offers us a new perspective on money Instead of seeing money as an end in itself we can see it as a means to achieve our goals and live a more fulfilling life Leadership Education and Training (LET) 3, 2001

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