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Risk avoidance - the elimination of hazards, activities and exposures that can negatively affect an organization's assets. Opportunity cost – What a person gives up by making a choice. Why is it important to budget? – Net worth – The difference between total assets and total

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liabilities. Assets-
liabilities = net worth
Financial Plan – A ...

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guideChapter 10,

Purchasing and

Financing a HomeHow

much can you afford? -

Usually need 10-20%

down payment- Typical

mortgages are fixed-rate

and 30 years- Home

price should be no more

than 2.5 times your total

gross annual household

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income- Monthly

mortgage payment

should not exceed 28%

of gross monthly

income- Monthly debt

payments (including

mortgage) should not

exceed 40% of gross mo

nthly income Affordable

Down payment- What is

the market value of the

...

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Guide. You are
considering investing in
a project with the
following possible
outcomes: Probability of
Investment . States
Occurrence Returns .
State 1: Economic boom
15% 16% . State 2:

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Economic growth 45%
12%

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List the 5 foundations in sequential order. 1) emergency fund. 2) get out of debt. 3) pay cash for car. 4) pay cash for college. 5) build wealth and give. Explain how the 5 foundations

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Page 1 Your final exam
will consist of 140
questions There are
around 40 questions

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Exam from the Credit/Debt
unit, and around 8-9
questions from each of
the other 5 units of the
class The remaining 55
are

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[1, 2, 3, 4, 15], [5, 10, 6,
7, 8], [9.1-9.3, 9.5, 14,
11, 19, 16] Chapter 1:
Intro to the Foundations
of Financial
Management Identify
the goal of the firm -
The fundamental goal is
to create value for the
company's owners;
“maximization of
shareholder's wealth -

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The effects of all financial decisions ultimately affect the firm's stock ...

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personal financial
planning process 2. The
goals that are critical to
the financial planning
process a. Educational,
career, financial,
retirement and lifestyle
3.

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