



FIN-210: Benchmark – Personal Finance Plan

Complete the following sections as indicated in the assignment directions, using your previous submissions from the course to provide a framework for financial planning and goal setting.

Part I – Financial (Cash Flow) Management (250-300 words)

What surprised me about my actual spending versus what I originally estimated was that there are things that I spend my money on that I originally didn't see myself buying, but I have ended up using money to buy these things meaning I have gone over what I originally estimated. I will continue to only buy myself personal items like nails or hair items once a month even if I run out as it saves me more money than replacing the items right when I run out. I will change how much I eat out, like fast food restaurants, as I do spend quite a lot of money each week eating out when I could be eating at home. I will only drive if I need to so I can spend less money on gas as it has been more expensive than it has ever been. I will only buy myself new clothes/shoes if I need not like how I originally estimate just because I wanted to go shopping, this can help boost my net worth as well. My spending plan will help meet my financial goals and increase my net worth because it shows how much I can spend in reality to be able to save money and pay off all my bills and start paying off my student loans. I could use this process for my financial goals by making budget sheets for each month and make these budget sheets based off of my financial goals. All of these plans along with my budget sheet can help build my net worth in a positive way.

Part II – Up-dated Financial Considerations: Tax Planning and Home Buying

I did not submit a financial portfolio for part 4, but after reviewing the assignment, my federal state tax bracket would be around \$5,000 after I graduate and get a job in my degree field. My state tax bracket, in Arizona, would be about 32.4% which means I would be taxed about \$12,000. To reduce my tax liability is to lower my gross income and I could do this by contributing money into my retirement account as it will be taken directly from my income as well. My plan is to save around \$250 monthly to be able to save up for a house as I would need at least \$10,000 for a downpayment for a loan and a couple more thousands to be able to pay for things like closing costs and such.

Part II – Up-dated Financial Considerations: Insurance Planning (Risk Management)

I do not believe anything has changed in my insurance planning, this is because the main insurances I would need is homeowner's and life insurance the most. Seeing as homeowners' insurance is there to cover my residence and the financials risks that can come with it, this is needed to live without stress and comfortably (Kapoor et al., 2023). Life insurance will still be needed for my future family to not be burdened at the time of my death.

Personal Finance W Cdpers Fin Plan Rsr Man

Raffaela Di Napoli



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