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A Minimalist  
Approach to Personal  
Finance

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How to Make a  
Budget in Excel - Part  
1

*#CentonomyOpenDay*  
*: Peter Nduati*

**Envelope**  
**Budgeting: An**  
**Introduction**

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fundamentals Why  
the Rich are Getting  
Richer | Robert  
Kiyosaki | TEDxUCSD  
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Graduate

Degree, Diploma.

Semester module.

NQF level: 6. Credits:

12. Module presented

in English. Purpose:

To enable students to

gain insight into

personal financial

planning; managing

personal finances;

real estate; transport;

personal investments

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retirement; estate  
planning; evaluation  
of personal financial  
performance;  
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Personal financial  
management is a key  
component to making  
our money work for  
us. This requires



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Financial Planning is the process of making a proper lay down procedure of doing

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important! 2as this subject is dynamic by nature and extends over numerous fields of study, changes taking place in the financial and business world result in the information in books on personal finances changing almost daily. however, such judicial or other changes do not render the

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subject,

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Personal financial

management is a

daunting and

continuous task that

can cause even the

most economically

savvy individual to

become confused or

short-sighted. Indeed,

in a world where

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assets and  
investments move  
quickly and we link  
our bank accounts to  
innumerable services  
and make purchases  
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### **Vmi Beery Data**

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## **Introduction to Personal Financial Management**

A personal financial  
statement is a  
snapshot of your  
personal financial  
position at a specific



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point in time. It lists your assets (what you own), your liabilities (what you owe) and your net worth. To get your net worth, subtract liabilities from assets. Your net worth can be either positive (if you have more assets than liabilities) or ...

## **Personal Financial**

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## Statement Template

### | SCORE

What is Personal  
Finance? Personal

finance is the process  
of planning and  
managing personal  
financial activities  
such as income

Annual Income

Annual income is the  
total value of income  
earned during a fiscal  
year. Gross annual

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income refers to all earnings before any deductions are generation, spending, saving, investing

Investing: A

Beginner's Guide

CFI's Investing for

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education, training,  
coaching, and  
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and referral to  
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and their families.

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