6. CONCLUSION

\* Introduction Personal finance is all about how to effectively manage your money in order to achieve set goals.

\* To achieve financial goals it is crucial that you adequately plan your life such as how, when and on what to spend your money because this discipline will enable you to stick to your goals.

\* Budget refers to the financial plan which contains information on expected expenses and income within a set period of time.

\* Budgets contain information about how to finance your life such as when, and on what to spend your money.

\* For this personal financial planning is a kind of useful soft skills in our future life, it will bring us improvement of standard of living and achieve our goals.