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Part 1 — Foundations of Financial Planning 24. Annuity 25. Present value 26. Discounting Financial Planning Exercises The following are solutions to problems at the end of the PFIN6 chapter 2. 1. Preparing financial statements: Daniel Hernandez is preparing his balance sheet and income and expense statement for the year ending December 31, 2017.

Using Financial Statements and Budgets

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Knowing how to prepare and interpret personal financial statements is a cornerstone of personal financial planning. (A) True (B) False Answer: (A) 7. Financial plans provide direction to annual budgets. (A) True (B) False Answer: (A) 8. If an individual obtains a loan to purchase a car in June, this loan amount will be included as

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