

# Fjármál einstaklinga

Ritsafn RÚBIK Reykjavíkur (rit.rubik.is)

Eigandi efnis og leyfisveitandi:

RÚBIK Reykjavík ehf. (rubik@rubik.is)

Höfundur efnis:

asdf Atli Bjarnason (a@rubik.is)

# Efnisyfirlit

1	nngangur að fjármálum 1
	.1 Header two
	1.1.1 Header three
	1.1.1.1 Header four
	1.1.1.1.1 Header five
	1.1.1.1.1 Header six
	.2 Header two
	1.2.1 Header three
	.3 Header two
	1.3.1 Header three
	.4 Header two
	1.4.1 Header three
	.5 Header two
	1.5.1 Header three
<b>2</b>	Sjárhagsleg markmið
	3.1 Header two
	2.1.1 Header three
	2.1.1.1 Header four
	2.1.1.1.1 Header five
	2.1.1.1.1 Header six
3	Tekjur og útgjöld 4
	5.1 Header two
	3.1.1 Header three
	3.1.1.1 Header four
	3.1.1.1.1 Header five
	3.1.1.1.1 Header six
4	Gerð fjárhagsáætlunar 5
	.1 Header two
	4.1.1 Header three
	4.1.1.1 Header four
	4.1.1.1.1 Header five
	4.1.1.1.1 Header six
5	Sparnaður og fjárfestingar 6
	6.1 Header two
	5.1.1 Header three
	5.1.1.1 Header four
	5.1.1.1.1 Header five

	5.1.1.1.1.1 Header six
6 Sku	ir og lán
6.1	Header two
0.1	3.1.1 Header three
	6.1.1.1 Header four
	6.1.1.1.1 Header five
	6.1.1.1.1.1 Header six
7 Pers	nulegar tryggingar
7.1	Header two
,,,	7.1.1 Header three
	7.1.1.1 Header four
	7.1.1.1.1 Header five
	7.1.1.1.1 Header six
8 Ska	amál
8.1	Header two
0.1	8.1.1 Header three
	8.1.1.1 Header four
	8.1.1.1.1 Header five
	8.1.1.1.1.1 Header six
	aun og langtímasparnaður
9.1	Header two
	9.1.1 Header three
	9.1.1.1 Header four
	9.1.1.1.1 Header six
	VII.11111 1100001 200 1 1 1 1 1 1 1 1 1 1 1
lo Við	ögð við fjárhagsáföllum
10.1	Header two
	10.1.1 Header three
	10.1.1.1 Header four
	10.1.1.1.1 Header five
	10.1.1.1.1 Header six
1 Hús	æðismál
11.1	Header two
	11.1.1 Header three
	11.1.1.1 Header four
	11.1.1.1.1 Header five
	11.1.1.1.1 Header six
2 Fiái	nál fjölskyldunnar
12.1	Header two
12.1	12.1.1 Header three
	12.1.1.1 Header four
	12.1.1.1.1 Header five
	12.1.1.1.1 Header six
0.77	
	i og fjármál
13.1	Header two
	13.1.1 Header three
	13.1.1.1 Header four
	13.1.1.1.1 Header live
	19.1.1.1.1.1 110mg(1 51A
.4 Lög	g reglur í fjármálum
14.1	Header two

14.1.1	Header	$_{ m three}$				 	 		 						15
	14.1.1.1	Header	four.			 	 								15
	14	4.1.1.1.1	Head	er five		 	 		 						15
		14.1.	1.1.1.1	Heade	er six				 						15

Inngangur að fjármálum

Text below header one

For more information, visit apple.com.

# 1.1 Header two

Text below header two

#### 1.1.1 Header three

Text below header three

#### 1.1.1.1 Header four

Text below header four

#### 1.1.1.1.1 Header five

Text below header five

#### 1.1.1.1.1 Header six

## 1.2 Header two

Text below header two

#### 1.2.1 Header three

Text below header three

## 1.3 Header two

Text below header two

#### 1.3.1 Header three

Text below header three

## 1.4 Header two

Text below header two

#### 1.4.1 Header three

Text below header three

## 1.5 Header two

Text below header two

### 1.5.1 Header three

Text below header three

Fjárhagsleg markmið

Text below header one

# 2.1 Header two

Text below header two

### 2.1.1 Header three

Text below header three

#### 2.1.1.1 Header four

Text below header four

#### 2.1.1.1.1 Header five

Text below header five

#### 2.1.1.1.1.1 Header six

Tekjur og útgjöld

Text below header one

# 3.1 Header two

Text below header two

### 3.1.1 Header three

Text below header three

#### 3.1.1.1 Header four

Text below header four

#### 3.1.1.1.1 Header five

Text below header five

#### 3.1.1.1.1.1 Header six

Gerð fjárhagsáætlunar

Text below header one

# 4.1 Header two

Text below header two

## 4.1.1 Header three

Text below header three

#### 4.1.1.1 Header four

Text below header four

#### 4.1.1.1.1 Header five

Text below header five

#### 4.1.1.1.1.1 Header six

Sparnaður og fjárfestingar

Text below header one

# 5.1 Header two

Text below header two

### 5.1.1 Header three

Text below header three

#### 5.1.1.1 Header four

Text below header four

#### **5.1.1.1.1** Header five

Text below header five

#### 5.1.1.1.1.1 Header six

Skuldir og lán

Text below header one

# 6.1 Header two

Text below header two

### 6.1.1 Header three

Text below header three

#### 6.1.1.1 Header four

Text below header four

#### **6.1.1.1.1** Header five

Text below header five

#### 6.1.1.1.1.1 Header six

Persónulegar tryggingar

Text below header one

# 7.1 Header two

Text below header two

## 7.1.1 Header three

Text below header three

#### 7.1.1.1 Header four

Text below header four

#### 7.1.1.1.1 Header five

Text below header five

#### 7.1.1.1.1 Header six

Skattamál

Text below header one

# 8.1 Header two

Text below header two

### 8.1.1 Header three

Text below header three

#### 8.1.1.1 Header four

Text below header four

#### **8.1.1.1.1** Header five

Text below header five

#### 8.1.1.1.1.1 Header six

# Eftirlaun og langtímasparnaður

Text below header one

# 9.1 Header two

Text below header two

### 9.1.1 Header three

Text below header three

#### 9.1.1.1 Header four

Text below header four

#### 9.1.1.1.1 Header five

Text below header five

#### 9.1.1.1.1.1 Header six

Viðbrögð við fjárhagsáföllum

Text below header one

# 10.1 Header two

Text below header two

### 10.1.1 Header three

Text below header three

#### 10.1.1.1 Header four

Text below header four

#### 10.1.1.1.1 Header five

Text below header five

#### 10.1.1.1.1.1 Header six

Húsnæðismál

Text below header one

# 11.1 Header two

Text below header two

### 11.1.1 Header three

Text below header three

#### 11.1.1.1 Header four

Text below header four

#### 11.1.1.1.1 Header five

Text below header five

#### 11.1.1.1.1 Header six

Fjármál fjölskyldunnar

Text below header one

# 12.1 Header two

Text below header two

### 12.1.1 Header three

Text below header three

#### 12.1.1.1 Header four

Text below header four

#### 12.1.1.1.1 Header five

Text below header five

#### 12.1.1.1.1 Header six

Tækni og fjármál

Text below header one

# 13.1 Header two

Text below header two

### 13.1.1 Header three

Text below header three

#### 13.1.1.1 Header four

Text below header four

#### 13.1.1.1.1 Header five

Text below header five

#### 13.1.1.1.1 Header six

Lög og reglur í fjármálum

Text below header one

# 14.1 Header two

Text below header two

## 14.1.1 Header three

Text below header three

#### 14.1.1.1 Header four

Text below header four

#### 14.1.1.1.1 Header five

Text below header five

#### 14.1.1.1.1 Header six