

Financial Metrics You Should Track

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Income

Money that you've earned



Debt

Money that you owe



Investments

Assets that you own



Expenses

General spending



Remember These Formulas!

$$\text{Income} - \text{Expenses} = \text{Savings}$$

Maintain this to avoid lifestyle creep

$$\text{Savings} \div \text{Income} = \text{Savings Rate} \%$$

Balance your investments and cash

$$\text{Total Savings} \div \text{Total Investments} = \text{Cash to investments ratio}$$

$$\text{Debt} \div \text{Income} = \text{Debt to income ratio}$$

Your ability to pay off debts

$$\text{Total Savings} + \text{Total Investments} - \text{Total Debt} = \text{Net worth}$$

SAVE



Advanced Methods For Simple Personal Finance Ideas

M Walker



Advanced Methods For Simple Personal Finance Ideas:

Research Anthology on Personal Finance and Improving Financial Literacy Management Association, Information Resources, 2020-12-05 Developing personal financial skills and improving financial literacy are fundamental aspects for managing money and propelling a bright financial future Considering life events and risks that unexpectedly present themselves especially in the light of recent global events there is often an uncertainty associated with financial standings in unsettled times It is important to have personal finance management to prepare for times of crisis and personal finance is something to be thought about in everyday life The incorporation of financial literacy for individuals is essential for a decision making process that could affect their financial future Having a keen understanding of beneficial and detrimental financial decisions a plan for personal finances and personalized goals are baselines for money management that will create stability and prosperity In a world that is rapidly digitalized there are new tools and technologies that have entered the sphere of finance as well that should be integrated into the conversation The latest methods and models for improving financial literacy along with critical information on budgeting saving and managing spending are essential topics in today s world The Research Anthology on Personal Finance and Improving Financial Literacy provides readers with the latest research and developments in how to improve understand and utilize personal finance methodologies or services and obtain critical financial literacy The chapters within this essential reference work will cover personal finance technologies banking investing budgeting saving and the best practices and techniques for optimal money management This book is ideally designed for business managers financial consultants entrepreneurs auditors economists accountants academicians researchers and students seeking current research on modern advancements and recent findings in personal finance

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