

## Personal Financial Management Quiz

- Which one is the most important question?

How much did I earn?

How much did I spend?

How much did I save?

HAL has the answer; just ask him.

- Would you drive from NYC to LA without a map or GPS? Yet, this is what most people are doing with their personal finances. As a result, they don't know:

How much money they are spending.

How they are spending their money.

How much they are saving.

HAL has the answers; just ask him.

- Can you instantly answer these personal financial questions?

How much is my monthly living expenses?

How much did I save last year?

How much unearned income did I receive last year?

What is the rate of return of my investments this year?

Which of my expenses are tax deductible?

Will I get a tax refund this year; if not, how much will I owe in taxes?

What is my net worth?

How much has my net worth changed annually over the past ten years?

How much should I be saving for retirement?

When should I take Social Security?

HAL has the answers; just ask him.